Form ADV Part 2A
Brochure

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This Form ADV Part 2A (this "Brochure") provides information about the qualifications and business practices of Lifeworks Advisors, LLC ("Lifeworks" or the "Advisor"). 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.

Certain Advisory Persons of Lifeworks provide advisory services under a practice name or "doing business as" name. However, advisory services are engaged exclusively through 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

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

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

Material Changes

The following material changes have been made to the Lifeworks' Disclosure Brochure since the last annual amendment filing on February 24, 2025:

- The Advisor has amended Item 4 to reflect that the Advisor no longer offers a Wrap Fee Program. Please see Item 4 of this Disclosure Brochure for more details.
- The Advisor has updated its Financial Planning and Consulting fees. Please see Item 5 for additional information.
- The Advisor has amended Item 14 to reflect that the Advisor no longer engages solicitors. Please see Item 14 of this Disclosure Brochure for more details.

Future Changes

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

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

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Item 4 – Advisory Services

A. Advisory Firm

Lifeworks Advisors, LLC ("Lifeworks" or the "Advisor") is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"), which is organized as a limited liability company (LLC) under the laws of Michigan. Lifeworks was founded in December 2009 and is a wholly-owned subsidiary of Lifeworks Holdings, LLC. Lifeworks is operated by Ron Bullis (Partner) and Kurt Van Dyken (Partner and Chief Compliance Officer, the "CCO"). This Disclosure Brochure provides information regarding the qualifications, business practices, and advisory services provided by Lifeworks.

Certain Advisory Persons market and deliver advisory services under a practice name or "doing business as", whose name and logo may appear on marketing materials as approved by Lifeworks, or client statements approved by the custodian. It is important to note that the businesses are legal entities of the Advisory Persons and not Lifeworks, nor the custodian. However, advisory services are engaged exclusively through Lifeworks. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Imprint.

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.

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

<u>Wealth Management Services</u>

Lifeworks provides discretionary wealth management services to its Clients, which generally includes discretionary management of investment portfolios. These services are described below.

Investment Management Services – Lifeworks provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary and non-discretionary investment management and related advisory services. Lifeworks works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy.

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 consisting of low-cost, diversified mutual funds and exchange-traded funds ("ETFs"). The Advisor may also utilize third-party managers, individual stocks, bonds, options contracts, and/or alternative investments to meet the needs of its Clients. The Advisor may retain other types of investments from the Client's legacy portfolio due to fit with the overall portfolio strategy, tax-related reasons, or other reasons as identified between the Advisor and the Client.

Lifeworks selects, recommends, and/or retains mutual funds on a fund-by-fund basis and seeks to use non-retail or institutional classes when possible. Due to specific custodial or mutual fund company constraints, material tax considerations, and/or systematic investment plans, Lifeworks may select, recommend, and/or retain a mutual fund share class that has a higher expense ratio than an equivalent share class. Lifeworks will seek to select the lowest cost share class available that is in the best interest of each Client and will ensure the selection aligns with the Client's financial objectives and state investment guidelines.

Use of Independent Managers – 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 in 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 the 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 earns a new (or increases 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 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 Oversight (ERISA 3(21))
- Ongoing Investment review and recommendations
- Fee analysis
- Participant education consulting
- Fiduciary file

These services are provided by Lifeworks serving in the capacity of 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

Lifeworks does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Lifeworks.

E. Assets Under Management
As of December 31, 2025, Lifeworks manages $966,701,542 in Client assets, $912,319,705 of which are managed on a discretionary basis and $54,381,837 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. Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by Lifeworks will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuation to ensure accurate billing.

Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of the respective month. The amount due is calculated by applying the annual rate (annual rate divided by 12) to the total assets under management with Lifeworks at the end of the prior month. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting the deduction of the investment advisory fee. Clients are urged to also review and compare the statement provided by the Advisor to the brokerage statement from the Custodian, as the Custodian does not perform a verification of fees. Clients provide written authorization permitting advisory fees to be deducted by Lifeworks to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

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. Third-party software unaffiliated with Lifeworks processes ACH or credit card payments. Lifeworks has established information barriers and procedures to ensure that Lifeworks does not have access to Client payment-related information. In addition, 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.

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.

Use of Independent Managers – 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 that will reduce their 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. Lifeworks and the Independent Manager will each assume the responsibility for calculating and deducting their respective fees from the Client's account(s). The Independent Manager's fee will be paid by Lifeworks from its Advisory Fee unless otherwise agreed upon.

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

Lifeworks offers standalone financial planning services for a fixed engagement fee. 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 one-time non-refundable onboarding fee of up to $50,000, which will be invoiced in monthly installments over the course of the first 12 months of the engagement. Subsequent years, clients will incur a fixed monthly fee ranging up to $4,167, collected monthly in advance.
(2) A one-time project-based fee ranging up to $50,000. One-time fees may be collected up to 50% in advance, with the remainder being invoiced upon delivery.

The FP Fee may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor (including other services the Client has engaged for, such as Investment Management), and may be adjusted upon the advance written notice to the Client. An estimate for total costs will be determined prior to Clients engaging in these services.

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 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.

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

Retirement Plan Advisory Services

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.

Lifeworks is compensated for its retirement plan advisory services in advance of the month in which services are rendered. 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 charges imposed by third parties, other than Lifeworks, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian, as applicable. The Advisor's recommended Custodian does not charge securities transaction fees for ETF and equity trades in a Client's account, provided that the account meets the terms and conditions of the Custodian's brokerage requirements. However, the Custodian typically charges for mutual funds and other types of investments. The fees charged by Lifeworks are separate and distinct from these custody and execution fees.

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.

As mentioned in Item 4.B. above, the Client may be invested into share classes of a mutual fund that have a higher expense ratio than a different share class, including but not limited to 12B-1 fees. This may result in Clients paying higher expense ratio[s]. 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 positions may not always be held in the lowest fee share class. For a complete discussion of expenses related to each mutual fund, please read a copy of the prospectus issued by that particular fund. Please review Item 12 for additional information on Lifeworks' brokerage practices.

C. Compensation for Sales of Securities

Lifeworks does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account other than the investment advisory fees noted above.

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

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 with the same or similar strategies. This may give rise to conflicts of interest if the Clients have, among other things, different objectives or fees. For example, 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/or 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, 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 seek 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 positions may not always be held in the lowest fee share class.

Lifeworks uses quantitative and fundamental research approaches 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, options contracts, bonds, certificates of deposit, and other securities.

Lifeworks' risk-based approach to investing is more traditional and consists of 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.

Artificial Intelligence

The Advisor uses third-party artificial intelligence solutions to support investment research. These tools are used solely as decision-support resources and do not independently make investment decisions or execute trades. All recommendations and investment decisions are subject to human review and approval.

B. Risk of Loss

Investing in securities involves the 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, as 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 these price movements accurately. 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 that, 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 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 the 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 a 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 regulations, 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.

Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e., the risk that bond prices will fall if interest rates rise, and vice versa; the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e., the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e., the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e., the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e., the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e., the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

Options Contracts

Lifeworks may utilize options for certain of its Clients in furtherance of its investment strategy. Options 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. Options 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 the 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 that 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 that 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 involve 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's 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.

Alternative Investments (Limited Partnerships)

The performance of alternative investments (limited partnerships) can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Clients should only have a portion of their assets in these investments.

Digital Assets Risks

Digital assets are highly speculative and volatile investments that may become illiquid at any time. Digital assets are loosely regulated. A Client could lose the entire value of their investment in digital assets and is only suitable for Clients with a high risk tolerance.

Artificial Intelligence

The use of artificial intelligence-based solutions may rely on historical data, assumptions, or third-party inputs that are incomplete, outdated, inaccurate, or misleading, and may not fully reflect current market conditions or issuer-specific developments. In addition, such tools may incorporate modeling limitations, simplified assumptions, or unintended biases and may fail to anticipate unusual or rapidly changing market events, which could result in underperformance or losses.

Past performance is not a guarantee of future returns. Investing in securities and other investments involves 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 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 separate and apart from one's role with Lifeworks and 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 included with this Disclosure Brochure. 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 all or a portion of their investment account[s] be managed by one or more Independent Managers. Lifeworks does not receive any compensation for the use of an Independent Manager.

Lifeworks Tax Services, LLC

Lifeworks offers tax preparation and filing services to its Clients through Lifeworks Tax Services, LLC ("Lifeworks Tax Services"), a wholly-owned subsidiary of Lifeworks Holdings, LLC ("Lifeworks Holdings"). 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.

Vincere Tax, LLC

Certain Supervised Persons of Lifeworks also have ownership in Vincere Tax, LLC ("Vincere Tax"). Lifeworks Tax Services partners with Vincere Tax to provide tax preparation and filing services to its Clients. Vincere Tax and Lifeworks Tax Services are not affiliated entities. 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 Vincere Tax.

Verve Technologies, LLC

Lifeworks provides proprietary software to its Clients through Verve Technologies, LLC dba Lifeworks Software, a wholly-owned subsidiary of Lifeworks Holdings. Lifework's proprietary software is provided to all Clients. Clients are not charged additional fees for access to Lifework's proprietary software.

Lifeworks IP, LLC

Lifeworks, IP, LLC ("Lifeworks IP") is a wholly owned wholly-owned subsidiary of Lifeworks Holdings. Lifework's proprietary software is provided to all Clients. Lifeworks IP is an entity that owns Lifeworks' intellectual property.

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, which 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 is 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 disclosed to Clients and mitigated through policies and procedures. As noted above, Lifeworks has adopted the Code to address insider trading (material, nonpublic 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 Clients' trades or by trading based on material, nonpublic 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, nonpublic 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

Lifeworks does not have the discretionary authority to select the broker-dealers/custodians for custody and execution services for its Clients (herein the "Custodian"). Clients will typically select the Custodian to safeguard their 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.

Where Lifeworks does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost associated with using a Custodian not recommended by Lifeworks. However, if the recommended Custodian is not engaged, Lifeworks may be limited in the services it can provide Lifework may recommend a Custodian based on criteria including, but not limited to, the reasonableness of commissions charged to the Client, services made available to the Client, its reputation, and/or the location of the Custodian's offices.

For wealth management Clients, Lifeworks generally recommends that its Clients establish their account[s] at Altruist Financial LLC ("Altruist"), or Charles Schwab & Co., Inc. ("Schwab"). Both Altruist and Schwab (each a "Custodian" and collectively the "Custodians") are FINRA-registered broker-dealers and members of SIPC and serve as the Client's "qualified Custodians." As Lifeworks

maintains institutional relationships with the Custodians, please see Item 14 for additional information related to the economic benefits received by the Advisor.

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

Research and Other Soft Dollar Benefits

Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **Lifeworks does not receive soft dollar benefits but does receive certain economic benefits from Altruist and Schwab, as described in Item 14 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 their own Custodian[s] mitigates such risk.

Institutional Platform Relationship –Schwab

As described above, Lifeworks participates in Altruist and Schwab's institutional customer program and may recommend Altruist 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 is typically not available to Altruist 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 Altruist and Schwab as Custodians 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 Altruist and Schwab. Other services made available by Altruist 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 Altruist 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 Altruist 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 for 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 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 on 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 log in 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 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

Participation in Institutional Advisor Platform – Altruist

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

Institutional Platform Relationship – Schwab

As disclosed in Item 12, Lifeworks has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like Lifeworks. As a registered investment advisor participating on the Schwab Advisor Services platform, Lifeworks receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor, and many, but not all, services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of the Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts, and other services. In addition, the Advisor receives duplicate statements for Client accounts the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services support to Lifeworks that may not benefit the Client, including educational conferences and events, financial start-up support, consulting services, and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a conflict of interest. Lifeworks believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

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.

Compensation for Client Referrals
The Advisor does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

Item 15 – Custody
The Advisor is authorized to deduct its fees from the Client's account[s] at the Custodian. The Client must place all assets with a "qualified custodian". The Client is required to engage the Custodian to retain all funds and securities and direct the Advisor to utilize that Custodian for security transactions in the account[s]. The Client should review statements provided by the Custodian, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

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

Item 16 – Investment Discretion
For our wealth management Clients, Lifeworks typically 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 advance payment of fees of $1,200 or more for services to be performed six months or more in the future. 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 2B – Brochure Supplement

for

Ronald S. Bullis
Co-Founder, Chief Executive Officer, and Partner

Effective: September 23, 2025

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" 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 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 as the Chief Executive Officer, Co-Founder, and Partner. Mr. Bullis' employment history is included below.

Employment History:

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

Item 3 – Disciplinary Information

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. 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 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 that 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 Chief Executive Officer, Co-Founder, and Partner of Lifeworks and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

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

Effective: September 23, 2025

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" 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 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 as the Chief Compliance Officer, Co-Founder, Partner, and Wealth Management Advisor. 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:

Chief Compliance Officer, Co-Founder, Partner, and Wealth Management Advisor, 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 from Mr. Van Dyken's role with Lifeworks. 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 the Chief Compliance Officer, Co-Founder, Partner, and Wealth Management Advisor, and Chief Compliance Officer of Lifeworks. Mr. Van Dyken can be reached at (616) 200-6512.

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

Effective: September 23, 2025

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" 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 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 as a Lead 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 Associate's degree in Business from Grand Rapids Community College in Michigan. Additional information regarding Mr. Herin's employment history is included below.

Employment History:

Lead 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® Professional

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and

Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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 from Mr. Herin's role with Lifeworks. 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 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 an additional business activity where compensation is received that is detailed in Item 4 above.

Item 6 – Supervision

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

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

Lifeworks 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®, TPCP®
Lead Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Eric D. Olivero, CFP®, TPCP® (CRD# 7005329), in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 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®, TPCP®, born in 1991, is dedicated to advising Clients of Lifeworks as a Lead Advisor. Mr. Olivero earned a Bachelor of Arts degree in International Studies from the University of Michigan in 2013. Additional information regarding Mr. Olivero's employment history is included below.

Employment History:

Lead 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® Professional

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Tax Planning Certified Professional ("TPCP®")
The Tax Planning Certified Professional (TPCP®) designation is offered by the American College of Financial Services ("ACFS"), a professional organization focused on advanced tax planning education for financial and tax professionals.

The TPCP® program is designed to provide training in proactive and strategic tax planning techniques, including methods intended to help individuals and business owners potentially reduce their lifetime tax liabilities. Coursework generally covers areas such as income tax planning strategies, retirement distribution planning, tax-efficient investment strategies, and other tax reduction concepts commonly used in financial planning.

To obtain the TPCP® designation, candidates must meet minimum requirements established by the ACFS, which typically include:

- Completion of the required TPCP® educational coursework offered through the ACFS.
- Successful completion of a certification examination demonstrating understanding of the program material.
- Agreement to adhere to the professional and ethical standards established by the issuing organization.

To maintain the designation, designees are generally required to complete ongoing continuing education in tax planning topics and remain in good standing with the issuing organization.

The TPCP® designation is an educational credential and does not authorize the holder to provide tax or legal advice unless otherwise qualified and properly licensed to do so. Clients should consult their tax or legal advisors regarding their specific circumstances.

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 from Mr. Olivero's role with Lifeworks. 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 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 Lead Advisor of Lifeworks and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

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

Effective: September 23, 2025

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" 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 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 as a Lead Advisor. Mr. Gervat earned a Bachelor of Science degree from the University of Massachusetts Amherst in 2004. Additional information regarding Mr. Gervat's employment history is included below.

Employment History:

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

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

Effective: September 23, 2025

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" 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 Disclosure Brochure or this Brochure Supplement, please contact the Advisor 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 as a Lead Advisor. Mr. Patterson earned a Bachelor's in Business Management degree from the University of North Florida in 1997. Additional information regarding Mr. Patterson's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	10/2021 to Present
President, Patterson Financial	08/2011 to 12/2022
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, and 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

Insurance Agency Affiliations

Mr. Patterson is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Patterson's role with Lifeworks. As an insurance professional, Mr. Patterson will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Patterson 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 insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Patterson or the Advisor.

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

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

Effective: September 23, 2025

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" 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 Disclosure Brochure or this Brochure Supplement, please contact Lifeworks 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 as a Lead Advisor. Mr. Severson earned a Bachelor of Arts degree from the University of Northern Iowa in 1981. Additional information regarding Mr. Severson's employment history is included below.

Employment History:

Lead 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' 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' Clients. Mr. Severson does not receive any additional forms of compensation.

Item 6 – Supervision

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

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

dba Breakout Private Wealth LLC

Philip J. Telpner
Wealth Management Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Philip J. Telpner (CRD# 4200379) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact Lifeworks at (616) 200-6512.

Additional information about Mr. Telpner 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# 4200379.

Item 2 – Educational Background and Business Experience

Philip J. Telpner, born in 1966, is dedicated to advising Clients of Lifeworks as a Wealth Management Advisor. Mr. Telpner earned a Bachelor's degree in Finance from the University of Iowa in 1988. Additional information regarding Mr. Telpner's employment history is included below.

Employment History:

Wealth Management Advisor, Lifeworks Advisors, LLC	01/2023 to Present
President and Chief Compliance Officer, Breakout Private Wealth, LLC	06/2020 to 03/2023
Vice President – Private Client Advisor, JPMorgan Chase & Co.	06/2017 to 06/2020
Financial Advisor, Morgan Stanley	06/2015 to 06/2017

Item 3 – Disciplinary Information

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

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. Telpner.***

However, we do encourage you to independently view the background of Mr. Telpner on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4200379.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Telpner is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Telpner's role with Lifeworks. As an insurance professional, Mr. Telpner will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Telpner 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 insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Telpner or the Advisor. Mr. Telpner spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Christopher J. Bowman CFP® (CRD# 6169033) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact Lifeworks at (616) 200-6512.

Additional information about Mr. Bowman 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# 6169033.

Item 2 – Educational Background and Business Experience

Christopher J. Bowman CFP®, born in 1986, is dedicated to advising Clients of Lifeworks as a Lead Advisor. Mr. Bowman earned a Bachelor of Science degree in Marketing from Olivet Nazarene in 2008. Additional information regarding Mr. Bowman's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	01/2023 to Present
Registered Representative, LPL Financial, LLC	09/2020 to 01/2023
Private Client Advisor, J. P. Morgan Chase, Bank, N.A.	01/2016 to 09/2020
Licensed Banker, J. P. Morgan Chase, Bank, N.A.	02/2012 to 12/2015
Business Banker, J. P. Morgan Chase, Bank, N.A.	11/2011 to 01/2012

CERTIFIED FINANCIAL PLANNER® Professional

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 – Disciplinary Information

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

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. Bowman.***

However, we do encourage you to independently view the background of Mr. Bowman on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6169033.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Bowman is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Bowman's role with Lifeworks. As an insurance professional, Mr. Bowman will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Bowman 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 insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Bowman or the Advisor. Mr. Bowman spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Frank G. O'Hara
Lead Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Frank G. O'Hara (CRD# 1783126) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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. O'Hara 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# 1783126.

Item 2 – Educational Background and Business Experience

Frank G. O'Hara, born in 1961, is dedicated to advising Clients of Lifeworks as a Lead Advisor. Mr. O'Hara earned a Bachelor of Science degree in Business and Finance from Mount Saint Mary's University in 1983. Additional information regarding Mr. O'Hara's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	02/2023 to Present
Partner, Kristine A. Boelte & Associates, LLC dba Boelte O'Hara Wealth Management	01/2021 to 03/2023
Registered Representative, Purshe Kaplan Sterling Investments, Inc.	11/2021 12/2022
Retired, Retired	01/2020 to 12/2020
Managing Director, Pacer Financial, Inc.	09/2019 to 12/2019
Director, Account Management & Enterprise Sales, Verisign	05/2008 to 07/2019

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. O'Hara. Mr. O'Hara 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. O'Hara.

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. O'Hara.***

However, we do encourage you to independently view the background of Mr. O'Hara on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his individual CRD# 1783126.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. O'Hara is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. O'Hara's role with Lifeworks. As an insurance professional, Mr. O'Hara will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. O'Hara 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 insurance companies. Clients are under no obligation to implement any recommendations made by Mr. O'Hara or the Advisor. Mr. O'Hara spends approximately 5% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

dba Epic Income Advisors

Jonathan M. Spatz
Investment Advisor Representative

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Jonathan M. Spatz (CRD# 4161821), in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 200-6512.

Additional information about Mr. Spatz is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or individual CRD# 4161821.

Item 2 – Educational Background and Business Experience

Jonathan M. Spatz, born in 1977, is dedicated to advising Clients of Lifeworks as an Investment Advisor Representative. Mr. Spatz earned a Bachelor of Science degree in Finance and Banking from Appalachian State University in 199. Additional information regarding Mr. Spatz's employment history is included below.

Employment History:

Investment Advisor Representative, Lifeworks Advisors, LLC	02/2023 to Present
Owner/Insurance Agent, Spatz Delmonico, LLC	05/2020 to Present
Owner/CEO, Epic Income Advisors, LLC	02/2016 to Present
Insurance Agent, Benefit Solutions, Inc.	01/2015 to Present
Investment Advisor Representative, Brookstone Wealth Advisors LLC	04/2022 to 02/2023
Investment Advisor Representative, Insight Folios	05/2021 to 04/2022
Investment Advisor Representative, Formulafolio Investments LLC	01/2019 to 05/2021
Investment Advisor Representative, Epic Financial Advisors	08/2016 to 12/2018
Registered Representative, Voya Financial Advisors	01/2014 to 07/2016
Registered Representative, ING Financial partners	12/2013 to 09/2014
Investment Advisor Representative, WFG Advisors LP	05/2008 to 12/2013

Item 3 – Disciplinary Information

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

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. Spatz.***

However, we do encourage you to independently view the background of Mr. Spatz on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or individual CRD# 4161821.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Spatz is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Spatz's role with Lifeworks. As an insurance professional, Mr. Spatz will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Spatz 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 insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Spatz or the Advisor. Mr. Spatz spends approximately 10% of his time per month in this capacity.

Epic Income Advisors, LLC

Mr. Spatz is also the Owner and Chief Executive Officer of Epic Income Advisors, LLC. Investment advisory services are not offered through this entity. Mr. Spatz spends approximately 10 hours per month in this capacity.

Spatz Delmonico, LLC

Mr. Spatz is also a Partial Owner and Insurance Agent of Spatz Delmonico, LLC. Investment advisory services are not offered through this entity. Mr. Spatz spends approximately five (5) hours per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Ian Wardle
Financial Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Ian Wardle (CRD# 6256398) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 200-6512.

Additional information about Mr. Wardle 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# 6256398.

Item 2 – Educational Background and Business Experience

Ian Wardle, born in 1991, is dedicated to advising Clients of Lifeworks as a Financial Advisor. Mr. Wardle earned a Bachelors from University of California Riverside in 2014. Additional information regarding Mr. Wardle's employment history is included below.

Employment History:

Financial Advisor, Lifeworks Advisors LLC	03/2023 to Present
Investment Adviser Representative, McIlrath & Eck, LLC	07/2022 to 03/2023
Representative, Northwestern Mutual Wealth Management Company	10/2017 to 07/2022
Registered Representative, Northwestern Mutual Investment Services, LLC	06/2015 to 07/2022
Agent, Northwestern Mutual Life Insurance Company	02/2014 to 07/2022
Sole Proprietor, Fitness Products Sales	01/2019 to 06/2021
Student, University of California Riverside	09/2009 to 06/2014

Item 3 – Disciplinary Information

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

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. Wardle.***

However, we do encourage you to independently view the background of Mr. Wardle on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6256398.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Wardle is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Wardle's role with Lifeworks. As an insurance professional, Mr. Wardle will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Wardle 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. Wardle or the Advisor. Mr. Wardle spends approximately 20 hours of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

dba Bright Advisers

Kevin Luu
Private Client Adviser

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Kevin Luu (CRD# 4433649) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Luu 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# 4433649.

Item 2 – Educational Background and Business Experience

Kevin Luu, born in 1981, is dedicated to advising Clients of Lifeworks as a Private Client Adviser. Mr. Luu attended a financial planning certification program at Pepperdine Graziadio Business School in 2013. Mr. Luu also earned a High School Diploma from Claremont High School in 1999. Additional information regarding Mr. Luu's employment history is included below.

Employment History:

Private Client Adviser, Lifeworks Advisors, LLC d/b/a Bright Advisers	04/2023 to Present
Managing Member / Investment Advisor Representative, Bright Advisers, LLC	01/2017 to 12/2023

Item 3 – Disciplinary Information

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

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. Luu.***

However, we do encourage you to independently view the background of Mr. Luu on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4433649.

Item 4 – Other Business Activities

Mr. Luu is dedicated to the investment advisory activities of Lifework's Clients. Mr. Luu does not have any other business activities.

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Luu serves as a Private Client Adviser of Lifeworks and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

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

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Matthew B. Mullowney, CPFA® (CRD# 6253631) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Mullowney 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# 6253631.

Item 2 – Educational Background and Business Experience

Matthew B. Mullowney, CPFA®, born in 1982, is dedicated to advising Clients of Lifeworks as a Financial Advisor. Mr. Mullowney earned an Associates Degree of Occupational Studies in Culinary Arts from Scottsdale Culinary Institute in 2003. Additional information regarding Mr. Mullowney's employment history is included below.

Employment History:

Financial Advisor, Lifeworks Advisors, LLC	09/2023 to Present
Investment Advisor Representative, Financial Advocates Investment Management	08/2019 to 09/2023
Registered Representative, LPL Financial LLC	09/2019 to 09/2023
Registered Representative, Woodbury Financial Services	01/2016 to 07/2019
Registered Representative, Wells Fargo Advisors	09/2014 to 01/2016

Certified Plan Fiduciary Advisor ("CPFA®") Credential

The Certified Plan Fiduciary Advisor credential, offered by the National Association of Plan Advisors (NAPA), was developed by some of the nation's leading advisors and retirement plan experts. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The NAPA CPFA coursework covers four key areas: 1. ERISA Fiduciary Roles and Responsibilities; 2. ERISA Fiduciary Oversight; 3. ERISA Plan Investment Management; and 4. ERISA Plan Management. To earn the CPFA credential, candidates must pass a three hour, proctored, CPFA examination. In order to maintain the credential, holders of CPFA must earn 20 continuing education credits every two-year cycle. Two of the credits must include ethics / professionalism topics.

Item 3 – Disciplinary Information

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

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. Mullowney.***

However, we do encourage you to independently view the background of Mr. Mullowney on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6253631.

Item 4 – Other Business Activities

Insurance Agency Affiliations

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Mark G. Hemenway, CFP®
Financial Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Mark G. Hemenway, CFP® (CRD# 7306989) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Hemenway 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# 7306989.

Item 2 – Educational Background and Business Experience

Mark G. Hemenway, CFP® born in 1976, is dedicated to advising Clients of Lifeworks as a Financial Advisor. Mr. Hemenway earned a Bachelors Degree from Salem State University in 2009. Additional information regarding Mr. Hemenway's employment history is included below.

Employment History:

Financial Advisor, Lifeworks Advisors, LLC	12/2023 to Present
Financial Advisor, Bankers Life Advisory Services	11/2020 to 12/2023
Financial Representative, Bankers Life Securities	11/2020 to 12/2023
Insurance Agent, Bankers Life	08/2020 to 12/2023
Unemployed	04/2020 to 07/2020
Operations Management, Benenvento Companies	05/2009 to 04/2020

CERTIFIED FINANCIAL PLANNER® Professional

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 – Disciplinary Information

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

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. Hemenway.***

However, we do encourage you to independently view the background of Mr. Hemenway on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7306989.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Robert R. Caldwell
Advisor

dba North Corner Wealth
615-219-9428 | www.northcornerwealth.com

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Robert R. Caldwell (CRD# 7024826) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Caldwell 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# 7024826.

Item 2 – Educational Background and Business Experience

Robert R. Caldwell, born in 1987, is dedicated to advising Clients of Lifeworks as an Advisor. Mr. Caldwell earned a B.S. in Finance from Butler University in 2010. Additional information regarding Mr. Caldwell's employment history is included below.

Employment History:

Advisor, Lifeworks Advisors, LLC	01/2024 to Present
Director of Investment Strategy, Greensview Wealth	06/2018 to 12/2023
Front of House Employee, Server, Taco Mamacita	12/2017 to 12/2018
Soccer Field Prep, First Presbyterian Church	03/2018 to 08/2018
Bag Room Employee, Belle Meade Country Club	02/2018 to 05/2018
Youth Golf Coach, TGA Sports	02/2018 to 05/2018
Extended Travel of USA and SE Asia, Extended Travel	09/2017 to 12/2017
Investment Analyst, Morningstar, Inc.	03/2015 to 08/2017

Item 3 – Disciplinary Information

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

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. Caldwell.***

However, we do encourage you to independently view the background of Mr. Caldwell on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7024826.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Caldwell is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Caldwell's role with Lifeworks. As an insurance professional, Mr. Caldwell will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Caldwell 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. Caldwell or the Advisor. Mr. Caldwell spends approximately less than 5% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

dba North Corner Wealth
(615) 200-6081 | www.northcornerwealth.com

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Derek A. Ghia (CRD# 5413223) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Ghia 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# 5413223.

Item 2 – Educational Background and Business Experience

Derek A. Ghia, born in 1984, is dedicated to advising Clients of Lifeworks as an Advisor. Mr. Ghia earned a Bachelor of Science from Ohio State University in 2008 Additional information regarding Mr. Ghia's employment history is included below.

Employment History:

Advisor, Lifeworks Advisors, LLC	01/2024 to Present
Chief Executive Officer, Greensview Wealth Management	01/2022 to 12/2023
Managing Director, Greensview Wealth Management	07/2018 to 12/2021
Investment Advisor Representative, United Advisor Services, LLC	03/2018 to 07/2018
Regional Sales Director, Morningstart Investment Services	05/2016 to 03/2018

CERTIFIED FINANCIAL PLANNER® Professional

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Certified Investment Management Analyst™ ("CIMA®")
The CIMA® certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA® certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; pass an online Qualification Examination; complete an in-person or online executive education program at an AACSB® accredited university business school; pass an online Certification Examination; and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and have three years of financial services experience at the time of certification.

CIMA® certificates must adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours every two years to maintain the certification. The designation is administered through the Investment Management Consultants Association™ (IMCA®).

Item 3 – Disciplinary Information

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

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. Ghia.***

However, we do encourage you to independently view the background of Mr. Ghia on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5413223.

Item 4 – Other Business Activities

Insurance Agency Affiliations
Mr. Ghia is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Ghia's role with Lifeworks. As an insurance professional, Mr. Ghia will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Ghia 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. Ghia or the Advisor. Mr. Ghia spends approximately less than 5% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Lifeworks 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

Peter T. Uihlein, CFP®
Senior Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Peter T. Uihlein, CFP® (CRD# 5834932) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Uihlein 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# 5834932.

Item 2 – Educational Background and Business Experience

Peter T. Uihlein, CFP®, born in 1980, is dedicated to advising Clients of Lifeworks as a Senior Advisor. Mr. Uihlein earned a BA from University of Richmond in 2003. Mr. Uihlein also earned an MBA from DePaul University in 2012. Additional information regarding Mr. Uihlein's employment history is included below.

Employment History:

Senior Advisor, Lifeworks Advisors, LLC	05/2024 to Present
Senior Wealth Manager/Partner/Managing Director, Vincere Wealth Management, LLC	08/2020 to 10/2024
Investment Advisor Representative, Financial Planning Consultants, Inc.	01/2019 to 05/2020
Investment Advisor Representative, Raymond James Financial Services Advisors, Inc.	01/2019 to 05/2020
Registered Representative, Raymond James Financial Services, Inc.	01/2019 to 05/2020

CERTIFIED FINANCIAL PLANNER® Professional

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 – Disciplinary Information

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

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. Uihlein.***

However, we do encourage you to independently view the background of Mr. Uihlein on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5834932.

Item 4 – Other Business Activities

Mr. Uihlein is dedicated to the investment advisory activities of Lifework's Clients. Mr. Uihlein does not have any other business activities.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Ryan D. Koopmans, CEPA®, CRPC®
Lead Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Ryan D. Koopmans, CEPA®, CRPC® (CRD# 293852) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Dr. Koopmans is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with [his/her] full name or [his/her] Individual CRD# 293852.

Item 2 – Educational Background and Business Experience

Ryan D. Koopmans, CEPA®, CRPC®, born in 1983, is dedicated to advising Clients of Lifeworks as a Lead Advisor. Dr. Koopmans earned a Bachelor of Science in Veterinary Medicine from University of Nebraska in 2008. Dr. Koopmans also earned a Masters of Science in Personal Financial Planning from College for Financial Planning in 2021. Additional information regarding Dr. Koopmans's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	05/2024 to Present
Financial Planner, Vincere Wealth Management, LLC	08/2021 to 10/2024
Veterinarian, Antioch Veterinary Hospital	04/2016 to Present
Veterinary Officer, US Army Reserve	05/2001 to 12/2023

Certified Exit Planning Advisor™ ("CEPA®")
The Certified Exit Planning Advisor™ and CEPA® are professional certifications marks granted by The Exit Planning Institute®. It is recognized as the designation that business owners look for when looking for a trusted advisor. CEPA® applicants must meet strict requirements, including a minimum of a bachelor's degree from an accredited U.S. college or university (or the equivalent from a foreign university); completion of the 5-day CEPA® program taught by a faculty of experts; and passing the CEPA® exam consisting of 150 multiple-choice questions. Applicants must also have five years of experience dealing with the owners of privately-held businesses in some advisory capacity. All applicants for the CEPA® program must sign an attestation agreeing to abide by the Code of Ethics and Professional Standards™ of the Exit Planning Institute.

CEFA® advisors must complete ongoing continuing professional education and ethics requirements to maintain their certification, with recertification every three years and completing 40 hours of continuing education. More information on the CEPA® designation can be found on the Exit Planning website: www.exit-planning-institute.org

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

Item 3 – Disciplinary Information

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

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 Dr. Koopmans.***

However, we do encourage you to independently view the background of Dr. Koopmans on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with [his/her] full name or [his/her] Individual CRD# 293852.

Item 4 – Other Business Activities

Antioch Veterinary Hospital
Dr. Koopmans is also a Veterinarian at Antioch Veterinary Hospital. In this capacity, Dr. Koopmans serves as a relief veterinarian and performs surgeries and conducts regular appointments. Dr. Koopmans spends approxmiately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Travis W. Buck, AAMS®, AWMA®, EA®
Senior Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Travis W. Buck, AAMS®, AWMA®, EA® (CRD# 6388246) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Buck 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# 6388246.

Item 2 – Educational Background and Business Experience

Travis W. Buck, AAMS®, AWMA®, EA®, born in 1986, is dedicated to advising Clients of Lifeworks as a Senior Advisor. Mr. Buck earned a Bachelors of Science - Business Administration from California Polytechnic State University San Luis Opbispo in 2009. Additional information regarding Mr. Buck's employment history is included below.

Employment History:

Senior Advisor, Lifeworks Advisors, LLC	05/2024 to Present
Senior Wealth Manager, Vincere Wealth Management, LLC	02/2021 to 10/2024
Investment Advisor Representative, Charles Schwab & Co., Inc.	10/2014 to 02/2021
Registered Representative, Charles Schwab & Co., Inc.	09/2014 to 02/2021

Accredited Asset Management Specialist™ ("AAMS®")
Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Accredited Wealth Management Advisor™ ("AWMA®")
Individuals who hold the AWMA® designation have completed a course of study across eight modules to provide financial advice to high net worth clients, pass the final examination, and complete the designation application. Continued use of the designation is subject to ongoing renewal requirements. Every two years, individuals must renew their right to continue using the designation by:

Completing 16 hours of continuing education;
Reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and a self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
Paying a biennial renewal fee

AWMA® and Accredited Wealth Management Advisor™ are registered service marks of the College for Financial Planning.

Enrolled Agent™ ("EA®")
An Enrolled Agent™ (EA®) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels—examination, collection, and appeals—of the Internal Revenue Service. In addition to taxpayer representation, Enrolled Agents™ often provide tax consultation services and prepare a wide range of federal and state tax returns.

Item 3 – Disciplinary Information

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

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. Buck.***

However, we do encourage you to independently view the background of Mr. Buck on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6388246.

Item 4 – Other Business Activities

Vincere Tax, LLC
Mr. Buck also offers tax preparation services. Mr. Buck prepares tax returns, trains employees on complex tax structures, and gives ongoing tax advice to clients of Vincere Tax, LLC. These services provided are separate and distinct from investment advisory services provided by the Advisor. The Advisor may recommend that Clients engage Mr. Bennett for tax preparation services for a separate fee. However, Clients are under no obligation to utilize the tax services provided by Mr. Bennett. Mr. Bennett spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Eric C. Restrepo (CRD# 6011811) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Restrepo 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# 6011811.

Item 2 – Educational Background and Business Experience

Eric C. Restrepo, born in 1983, is dedicated to advising Clients of Lifeworks as a Financial Advisor. Mr. Restrepo earned a Bachelors of Arts, Economics, minor in Communication from University of California, Davis in 2006. Additional information regarding Mr. Restrepo's employment history is included below.

Employment History:

Financial Advisor, Lifeworks Advisors, LLC	02/2024 to Present
Managing Member/Advanced Planning Lead, Mountain Goat Strategies, LLC	02/2024 to Present
Insurance Agent, Restrepo Wealth	10/2012 to Present
Representative, Northwestern Mutual Wealth Management Company	09/2022 to 02/2024
Registered Representative, Northwestern Mutual Investment Services, LLC	03/2022 to 02/2024
Agent, Northwestern Mutual Life Insurance Company	03/2022 to 02/2024
Business Development, Solo K Inc.	08/2021 to 02/2022
Investment Advisor Representative, Nabers Wealth LLC	01/2021 to 02/2022
Investment Advisor Representative, Sowell Management	06/2021 to 08/2021
Junior Consultant, Predictable Premium	12/2019 to 03/2020

Item 3 – Disciplinary Information

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

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. Restrepo.***

However, we do encourage you to independently view the background of Mr. Restrepo on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6011811.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Restrepo is also a licensed insurance professional through Resterpo Wealth. Implementations of insurance recommendations are separate and apart from Mr. Restrepo's role with Lifeworks. As an insurance professional, Mr. Restrepo will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Restrepo 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. Restrepo or the Advisor. Mr. Restrepo spends approximately 5% of his time per month in this capacity.

Mountain Goat Strategies LLC

Mr. Restrepo is also the Managing Member and Advanced Planning Lead of Mountain Goat Strategies LLC. With a network of specialized professionals, Mountain Goat Strategies LLC DBA Restrepo Wealth advises individuals and business owners on reducing business risk and expenses, while forming strategic partnerships with tax professionals to assist with tax reduction strategies. Mr. Restrepo earns additional compensation that is separate from his advisory fees. Mr. Restrepo spends approximately 2 percent of his time per month in this capacity.

ERAR Holdings LLC

Mr. Restrepo is also a managing member of ERAR Holdings LLC. In this capacity, Mr. Restrepo manages a real estate holding company and oversees the purchase and sale of real estate, collection of payments, and selection of property managers. Mr. Restrepo spends approximately less than 5% of his time per month in this capacity.

Dorado FO LLC dba Restrepo Wealth

Mr. Restrepo is also the Managing Member of Dorado FO LLC dba Restrepo Wealth ("Restrepo Wealth"). Restrepo Wealth provides consulting services to business owners and privately held companies. In this capacity, Mr. Restrepo provides business planning, tax planning, consulting, and access to other professional advisors through the Elite Resource Team Virtual Family Office. Mr. Restrepo spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Christopher V. Mercer (CRD# 5468825) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Mercer 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# 5468825.

Item 2 – Educational Background and Business Experience

Christopher V. Mercer, born in 1988, is dedicated to advising Clients of Lifeworks as a Lead Advisor. Mr. Mercer earned a BS, Finance from DePaul University in 2011. Additional information regarding Mr. Mercer's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	04/2024 to Present
VP Financial Consultant, Charles Schwab & Co, Inc.	12/2022 to 03/2024
VP Financial Consultant, TD Ameritrade, Inc.	02/2018 to 03/2024
Branch Manager, Scottrade, Inc.	05/2009 to 02/2018

Item 3 – Disciplinary Information

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

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. Mercer.***

However, we do encourage you to independently view the background of Mr. Mercer on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5468825.

Item 4 – Other Business Activities

Insurance Agency Affiliations

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Todd S. Smith, CFP®, ChFC®, CLTC®
Investment Advisor Representative

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Todd S. Smith, CFP®, ChFC®, CLTC® (CRD# 2942236) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Smith 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# 2942236.

Item 2 – Educational Background and Business Experience

Todd S. Smith, CFP®, ChFC®, CLTC® born in 1974, is dedicated to advising Clients of Lifeworks as an Investment Advisor Representative. Mr. Smith earned a BA - Government from Hamilton College in 2000. Additional information regarding Mr. Smith's employment history is included below.

Employment History:

Investment Advisor Representative, Lifeworks Advisors, LLC	06/2024 to Present
President & CEO, Level 5 Financial, LLC	04/2014 to 09/2024

CERTIFIED FINANCIAL PLANNER® Professional

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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.

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.

Item 3 – Disciplinary Information

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

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. Smith.***

However, we do encourage you to independently view the background of Mr. Smith on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2942236.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Carson J. Grover
Financial Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Carson J. Grover (CRD# 6728419) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Grover 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# 6728419.

Item 2 – Educational Background and Business Experience

Carson J. Grover, born in 1987, is dedicated to advising Clients of Lifeworks as a Financial Advisor. Mr. Grover earned a Bachelor's Degree in Communications from BYU Idaho in 2014. Additional information regarding Mr. Grover's employment history is included below.

Employment History:

Financial Advisor, Lifeworks Advisors, LLC	06/2024 to Present
Insurance Agent, Innovation Insurance	06/2024 to Present
Owner and CEO, Innovation Consulting, LLC	06/2024 to Present
Investment Advisor Representative, Coppell Advisory Solutions LLC, DBA Fusion Capital Management	05/2022 to 06/2024
Investment Advisor Representative, Onyx Bridge Wealth Group LLC	01/2021 to 05/2022
Investment Advisor Representative, Heritage Wealth Management, LLC	04/2020 to 01/2021
Investment Advisor Representative, OneAmerica Securities, Inc.	03/2017 to 04/2020
Registered Representative, OneAmerica Securities, Inc.	12/2016 to 04/2020

Item 3 – Disciplinary Information

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

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. Grover.***

However, we do encourage you to independently view the background of Mr. Grover on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6728419.

Item 4 – Other Business Activities

Innovation Insurance

Mr. Grover is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Grover's role with Lifeworks. As an insurance professional, Mr. Grover will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Grover 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. Grover or the Advisor. Mr. Grover spends approximately 5% of his time per month in this capacity.

Innovation Consulting, LLC

Mr. Grover is also the Owner and CEO of Innovation Consulting, LLC. In this capacity, Mr. Grover offers consulting services for tax matters, business exit planning, and cash flow considerations in coordination with CPAs and accounting professionals. Mr. Grover spends approximately 15% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Jeffrey J. Rainer, ChFC®, CLU®, CLTC®, LUTCF®, RICP®
Wealth Management Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Jeffrey J. Rainer, ChFC®, CLU®, CLTC®, LUTCF®, RICP® (CRD# 3168972) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Rainer 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# 3168972.

Item 2 – Educational Background and Business Experience

Jeffrey J. Rainer, ChFC®, CLU®, CLTC®, LUTCF®, RICP®, born in 1970, is dedicated to advising Clients of Lifeworks as a Wealth Management Advisor. Mr. Rainer earned his High School Diploma from Vincent High School in 1988. Additional information regarding Mr. Rainer's employment history is included below.

Employment History:

Wealth Management Advisor, Lifeworks Advisors, LLC	08/2024 to Present
Wealth Management Advisor, Avaii Wealth Management, LLC	09/2018 to 08/2024

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.

The Chartered Life Underwriter ("CLU®")

The Chartered Life Underwriter® (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

Program Learning Objectives:

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues

Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

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.

Life Underwriter Training Council Fellow™ ("LUTCF®")

The Life Underwriter Training Council Fellow™ (LUTCF®) Designation Program developed for NAIFA by the College for Financial Planning™ (CFFP®) launched the summer of 2015. The curriculum combines classroom learning and field training to equip agents and financial advisors with the knowledge and skills to put them on the path to career success. The content integrates four practice specialties, life insurance and annuities, health and employee benefits, multiline, and financial advising and investments providing both an overview of each but also addressing their interdependencies—critical for agents and advisors to understand when advising clients. Topics cover the real-life issues of today, from multigenerational homes to single-parent households and same-sex marriages.

Retirement Income Certified Professional ™ ("RICP®")
The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator with an 85-year heritage and the highest form of academic accreditation.

Item 3 – Disciplinary Information

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

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. Rainer.***

However, we do encourage you to independently view the background of Mr. Rainer on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3168972.

Item 4 – Other Business Activities

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

Rainer Financial LLC
Mr. Rainer is also the Owner of Rainer Financial LLC. In this capacity, Mr. Rainer collects fees for investment advisory fees earned in his capacity as a Wealth Management Advisor with Lifeworks Advisors, LLC. Mr. Rainer spends approximately 10% of his time per month in this capacity.

Peak Vision Consulting LLC
Mr. Rainer also serves as Wealth, Insurance, and Tax Strategist with Peak Vision Consulting LLC. In this capacity, Mr. Rainer advises Clients on reducing their business risks and expenses. Mr. Rainer also forms strategic alliances with tax professionals who aid his Clients with tax reduction strategies. Mr. Rainer spends approximately 5% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

Lifeworks has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks. Further, Lifeworks is subject to regulatory

oversight by various agencies. These agencies require registration by Lifeworks and its Supervised Persons. As a registered entity, Lifeworks is subject to examinations by regulators, which may be announced or unannounced. Lifeworks 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

Isaac R. Pineda, CEP®
Financial Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Isaac R. Pineda, CEP® (CRD# 6482135) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Pineda 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# 6482135.

Item 2 – Educational Background and Business Experience

Isaac R. Pineda, CEP®, born in 1990, is dedicated to advising Clients of Lifeworks as a Financial Advisor. Mr. Pineda earned a Bachelor of Science in Business Administration from California State University, Long Beach in 2013. Additional information regarding Mr. Pineda's employment history is included below.

Employment History:

Financial Advisor, Lifeworks Advisors, LLC	09/2024 to Present
Investment Advisor Representative / Registered Representative, LPL Financial LLC	07/2024 to 09/2024
Investment Advisor Representative / Registered Representative, Centaurus Financial, Inc.	02/2022 to 06/2024
Investment Advisor Representative / Registered Representative, JP Morgan Securities, LLC	05/2019 to 02/2022
Private Client Banker, JP Morgan Chase Bank, NA	04/2019 to 02/2022

Certified Estate Planner™ ("CEP®")
This designation is issued by the National Institute of Certified Estate Planners™ and is granted to individuals who have completed classroom or online coursework, and then pass two examinations before obtaining this designation. Eight hours of continuing education must be completed every two years. The designation means that the holder has a basic knowledge of estate planning.

Item 3 – Disciplinary Information

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

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. Pineda.***

However, we do encourage you to independently view the background of Mr. Pineda on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6482135.

Item 4 – Other Business Activities

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

Innovation Consulting, LLC
Mr. Pineda is also a Consultant with Innovation Consulting, LLC. In this capacity, Mr. Pineda offers consulting services for tax matters, business exit planning, and cash flow considerations in coordination with CPAs and accounting professionals. Clients are under no obligation to engage Mr. Pineda for consulting services in his separate capacity with Innovation Consulting, LLC. Mr. Pineda spends approximately 5% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Isaiah M. Peterson
Associate Advisor

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Isaiah M. Peterson (CRD# 7913215) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Peterson 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# 7913215.

Item 2 – Educational Background and Business Experience

Isaiah M. Peterson, born in 2000, is dedicated to advising Clients of Lifeworks as an Associate Advisor. Mr. Peterson earned a BBA from Grand Valley State University in 2024. Additional information regarding Mr. Peterson's employment history is included below.

Employment History:

Associate Advisor, Lifeworks Advisors, LLC	04/2024 to Present
Team Member, Burgess Concrete	05/2019 to 09/2022

Item 3 – Disciplinary Information

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

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. Peterson.***

However, we do encourage you to independently view the background of Mr. Peterson on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7913215.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Leyton D. Bohren
Service Advisor

dba Bright Advisers

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Leyton D. Bohren (CRD# 8143116) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Bohren 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# 8143116.

Item 2 – Educational Background and Business Experience

Leyton D. Bohren, born in 1999, is dedicated to advising Clients of Lifeworks as a Service Advisor. Mr. Bohren earned his Bachelor's in Allied Health from Azusa Pacific University in 2022. Mr. Bohren also earned his Masters of Business emphasis in Finance from Azusa Pacific University in 2023. Additional information regarding Mr. Bohren's employment history is included below.

Employment History:

Service Advisor, Lifeworks Advisors, LLC	07/2025 to Present
Staff Accountant, Green Dot Bank	02/2024 to Present

Item 3 – Disciplinary Information

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

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. Bohren.***

However, we do encourage you to independently view the background of Mr. Bohren on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 8143116.

Item 4 – Other Business Activities

Green Dot Bank

Mr. Bohren is also a Staff Accountant with Green Dot Bank. In this capacity, Mr. Bohren assists with duties related to accounts receivable, accounts payable, and entry level journal entries. Mr. Bohren spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Thomas C. Herin
Operations Manager

Effective: September 23, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Thomas C. Herin (CRD# 6243358) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us 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 with his full name or his Individual CRD# 6243358.

Item 2 – Educational Background and Business Experience

Thomas C. Herin, born in 1990, is dedicated to advising Clients of Lifeworks as an Operations Manager. Mr. Herin earned an M.S. in Occupational Science and Therapy from Grand Valley State University in 2016. Mr. Herin also earned a B.S in Biopsychology from Grand Valley State University in 2012. Additional information regarding Mr. Herin's employment history is included below.

Employment History:

Operations Manager, Lifeworks Advisors, LLC	12/2024 to Present
Rehabilitation Supervisor / Occupational Therapist, Corewell Health	08/2016 to 12/2024
Server, Amway Hotel Corporation	08/2011 to 08/2017

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, we do encourage you to independently view the background of Mr. Herin on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6243358.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Elliot P. Borge, CFP®, ChFC®, RICP®
Senior Advisor

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Elliot P. Borge, CFP®, ChFC®, RICP® (CRD# 7130844) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Borge 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# 7130844.

Item 2 – Educational Background and Business Experience

Elliot P. Borge, CFP®, ChFC®, RICP®, born in 1994, is dedicated to advising Clients of Lifeworks as a Senior Advisor. Mr. Borge earned a BA in Economics from Wheaton College in 2015. Additional information regarding Mr. Borge's employment history is included below.

Employment History:

Senior Advisor, Lifeworks Advisors, LLC	11/2025 to Present
Associate Agent, Northwestern Mutual Investment Services LLC	09/2023 to 11/2025
Representative, Northwestern Mutual Wealth Management Company	04/2022 to 11/2025
Associate Agent, Dorel Marchis	01/2022 to 11/2025
Registered Representative, Northwestern Mutual Investment Services LLC	02/2022 to 09/2023
Associate Agent, Dorel Marchis	01/2022 to 11/2025
Agent Assistant, Dorel Marchis	11/2021 to 01/2022
Assistant Soccer Coach, Wheaton College	08/2021 to 11/2021
Business Intelligence Analyst, First Trust Advisors LP	05/2019 to 11/2021
Business Intelligence Analyst, First Trust Portfolios LP	05/2019 to 11/2021

CERTIFIED FINANCIAL PLANNER® Professional

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a

CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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.

Retirement Income Certified Professional™ ("RICP®")
The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and, ethics requirements. The credential is awarded by The American College, a non-profit educator with an 85-year heritage and the highest form of academic accreditation.

Item 3 – Disciplinary Information

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

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. Borge.***

However, we do encourage you to independently view the background of Mr. Borge on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7130844.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Darrin P. Worthington
Lead Advisor

Effective: January 9, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Darrin P. Worthington (CRD# 1975427) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Worthington 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# 1975427.

Item 2 – Educational Background and Business Experience

Darrin P. Worthington, born in 1968, is dedicated to advising Clients of Lifeworks as a Lead Advisor. Mr. Worthington earned his Bachelor of Arts - Business Administration from Fort Lewis College in 1990. Additional information regarding Mr. Worthington's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	12/2025 to Present
Lead Advisor, RetireSMART	04/2025 to 11/2025
Financial Advisor, Smart Advisor Network	08/2019 to 03/2025
Executive Healthcare Specialist, Pfizer	07/2015 to 08/2019

Retirement Income Certified Professional™ ("RICP®")
The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and, ethics requirements. The credential is awarded by The American College, a non-profit educator with an 85-year heritage and the highest form of academic accreditation.

Item 3 – Disciplinary Information

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

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. Worthington.***

However, we do encourage you to independently view the background of Mr. Worthington on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 1975427.

Item 4 – Other Business Activities

Insurance Agency Affiliations
Mr. Worthington is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Worthington's role with Lifeworks. As an insurance professional, Mr. Worthington will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Worthington 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. Worthington or the Advisor. Mr. Worthington spends approximately 5% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Aaron T. Williams
Partner Advisor

Effective: February 4, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Aaron T. Williams (CRD# 6470453) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Williams 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# 6470453.

Item 2 – Educational Background and Business Experience

Aaron T. Williams, born in 1973, is dedicated to advising Clients of Lifeworks as a Partner Advisor. Mr. Williams earned a Bachelor's from Brigham Young University in 1999. Additional information regarding Mr. Williams's employment history is included below.

Employment History:

Partner Advisor, Lifeworks Advisors, LLC	01/2026 to Present
Financial Advisor, Brookstone Wealth Advisors, LLC	06/2015 to 01/2026

Item 3 – Disciplinary Information

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

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. Williams.***

However, we do encourage you to independently view the background of Mr. Williams on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6470453.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Williams is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Williams's role with Lifeworks. As an insurance professional, Mr. Williams will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Williams 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. Williams or the Advisor. Mr. Williams spends approximately 5% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Alexandra A. Kennedy, CFP®
Senior Financial Advisor

Effective: January 15, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Alexandra A. Kennedy, CFP®, (CRD# 5877725) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mrs. Kennedy is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 5877725.

Item 2 – Educational Background and Business Experience

Alexandra A. Kennedy, CFP®, born in 1988, is dedicated to advising Clients of Lifeworks as a Senior Financial Advisor. Mrs. Kennedy earned a Bachelor of Arts in Finance from the University of Rhode Island in 2010. Additional information regarding Mrs. Kennedy's employment history is included below.

Employment History:

Senior Financial Advisor, Lifeworks Advisors, LLC	01/2026 to Present
Client Relationship Manager, Rockefeller Capital Management	04/2023 to 07/2025
Financial Planning Analyst, Associate Director, Operations Associate First Republic Investment Management, Inc.	12/2015 to 04/2023
Operations Analyst, E-Trade Securities	12/2010 to 12/2015

CERTIFIED FINANCIAL PLANNER® Professional

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 – Disciplinary Information

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

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

However, we do encourage you to independently view the background of Mrs. Kennedy on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 5877725.

Item 4 – Other Business Activities

Mrs. Kennedy is dedicated to the investment advisory activities of Lifeworks's Clients. Mrs. Kennedy does not have any other business activities.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Darren J. Vilardo, CFS®
Investment Advisor Representative

dba Tekton Wealth Advisors

Effective: March 13, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Darren J. Vilardo, CFS®, (CRD# 1996281) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512

Additional information about Mr. Vilardo 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# 1996281.

Item 2 – Educational Background and Business Experience

Darren J. Vilardo, CFS®, born in 1965, is dedicated to advising Clients of Lifeworks as an Investment Advisor Representative. Additional information regarding Mr. Vilardo's employment history is included below.

Employment History:

Investment Advisor Representative, Lifeworks Advisors, LLC	03/2025 to Present
Insurance Agent, Tekton Wealth Insurance Services, LLC	10/2024 to Present
Investment Advisor Representative, Delta Investment Management, LLC	10/2020 to 03/2025
Managing Member, Tekton Wealth Advisors	10/2024 to 01/2025
Financial Advisor/Owner, DaVinci Wealth	10/2014 to 10/2024
Investment Advisor Representative, Retirement Wealth Advisors, LLC	08/2014 to 09/2020

Certified Fund Specialist™ ("CFS®")
Individuals who hold the CFS® designation have completed a course of study across six modules to develop a strong working knowledge of:

- mutual funds, ETF, and REITs
- closed-end funds and similar investments
- advanced fund analysis and selection
- asset allocation and portfolio construction

To receive the designation, the candidate must meet the following requirements: 1) either a bachelor's degree or 2,000 hours of financial services work experience, 2) pass three exams and complete a case study, and 3) complete 30 hours of continuing education every two years.

Item 3 – Disciplinary Information

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

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. Vilardo.***

However, we do encourage you to independently view the background of Mr. Vilardo on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 1996281.

Item 4 – Other Business Activities

Insurance Agency Affiliations
Mr. Vilardo is also a licensed insurance professional of Tekton Wealth Insurance Services, LLC, a life insurance, annuity, and long-term care insurance sales business. Implementations of insurance recommendations are separate and apart from Mr. Vilardo's role with Lifeworks. As an insurance professional, Mr. Vilardo will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Vilardo 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. Vilardo or the Advisor. Mr. Vilardo spends approximately 10% of his time per month in this capacity.

Temporary Investment Advisor Affiliation
Mr. Vilardo will be dually registered with Delta Investment Management, LLC as an investment advisor representative. Mr. Vilardo is maintaining his registration with Delta Investment Management, LLC as he works to transition Clients to Lifeworks Advisors, LLC.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Joseph D. Petrelli
Associate Advisor

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Joseph D. Petrelli (CRD# 8000753) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Petrelli 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# 8000753.

Item 2 – Educational Background and Business Experience

Joseph D. Petrelli, born in 2003, is dedicated to advising Clients of Lifeworks as an Associate Advisor. Mr. Petrelli earned his High School Diploma from Mountain Vista High School in 2021. Additional information regarding Mr. Petrelli's employment history is included below.

Employment History:

Associate Advisor, Lifeworks Advisors, LLC	02/2026 to Present
Financial Advisor, Equitable Advisors, LLC	08/2024 to 02/2026
Licensed Real Estate Broker, The Brian Petrelli Team	04/2023 to 08/2024
Emergency Medical Technician, Metro Care Ambulance	02/2023 to 03/2023
Licensed Real Estate Broker, The Brian Petrelli Team	05/2021 to 01/2023

Item 3 – Disciplinary Information

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

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. Petrelli.***

However, we do encourage you to independently view the background of Mr. Petrelli on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 8000753.

Item 4 – Other Business Activities

Insurance Agency Affiliations

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Levene M. LeBlanc-McLean, AIF®
Lead Advisor

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Levene M. LeBlanc-McLean, AIF® (CRD# 7141754) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mrs. LeBlanc-McLean is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 7141754.

Item 2 – Educational Background and Business Experience

Levene M. LeBlanc-McLean, AIF®, born in 1995, is dedicated to advising Clients of Lifeworks as a Lead Advisor. Mrs. LeBlanc-McLean earned her Bachelor's Degree in Psychology from Hollins University in 2017. Additional information regarding Mrs. LeBlanc-McLean's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	03/2026 to Present
Associate Advisor, Signature Estate & Investment Advisors LLC	03/2020 to 11/2025
Marketing Consultant, Polish Your Business, LLC	03/2021 to 03/2022

Accredited Investment Fiduciary™ ("AIF®")
The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.
The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary™ (AIF®) designation has been the mark of commitment to a standard of fiduciary investment excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

Item 3 – Disciplinary Information

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

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

However, we do encourage you to independently view the background of Mrs. LeBlanc-McLean on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 7141754.

Item 4 – Other Business Activities

New Hope Seventh Day Adventist Church
Mrs. LeBlanc-McLean is also a Financial Committee Member for the New Hope Seventh Day Adventist Church. In this capacity, Mrs. Le-Blanc-McLean is responsible for reviewing annual budgets and spending on behalf of the church. Mrs. Le-Blanc-McLean spends less than 5% of her time per month in this capacity.

Item 5 – Additional Compensation

Mrs. LeBlanc-McLean is dedicated to the investment advisory activities of Lifeworks's Clients. Mrs. LeBlanc-McLean does not receive any additional forms of compensation for her additional business activities detailed in Item 4 above.

Item 6 – Supervision

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

Lifeworks has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks. Further, Lifeworks is subject to regulatory

oversight by various agencies. These agencies require registration by Lifeworks and its Supervised Persons. As a registered entity, Lifeworks is subject to examinations by regulators, which may be announced or unannounced. Lifeworks 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

Marcus V. Griffin, CFA®
Partner Advisor

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Marcus V. Griffin, CFA® (CRD# 4187137) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Griffin 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# 4187137.

Item 2 – Educational Background and Business Experience

Marcus V. Griffin, CFA®, born in 1967, is dedicated to advising Clients of Lifeworks as a Partner Advisor. Mr. Griffin earned a BS in Business Administration from Wake Forest University in 1989. Additional information regarding Mr. Griffin's employment history is included below.

Employment History:

Partner Advisor, Lifeworks Advisors, LLC	04/2026 to Present
Investment Advisor Representative, Mariner Independent	08/2022 to 03/2026
Principal, Narrow Gate Wealth Management	04/2021 to 03/2026
Portfolio Manager, Crawford Investment Counsel	08/2013 to 01/2021

Chartered Financial Analyst™ ("CFA®")
The Chartered Financial Analyst™ ("CFA®") charter is a professional designation established in 1962 and awarded by CFA® Institute. To earn the CFA® charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA® Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. Also, CFA® charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. CFA® is a trademark owned by CFA® Institute.

Item 3 – Disciplinary Information

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

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. Griffin.***

However, we do encourage you to independently view the background of Mr. Griffin on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4187137.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Lifeworks 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

Michael J. Demkiw
Investment Advisor Representative

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Michael J. Demkiw (CRD# 7502742) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Demkiw 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# 7502742.

Item 2 – Educational Background and Business Experience

Michael J. Demkiw, born in 1968, is dedicated to advising Clients of Lifeworks as an Investment Advisor Representative. Mr. Demkiw earned a High School Diploma in 1986. Additional information regarding Mr. Demkiw's employment history is included below.

Employment History:

Investment Advisor Representative, Lifeworks Advisors, LLC	04/2026 to Present
Investment Advisor Representative/ Owner, Third Tier Wealth Management LLC	02/2022 to Present
Insurance Agent, Third Tier Advisors	07/2012 to Present

Item 3 – Disciplinary Information

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

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. Demkiw.***

However, we do encourage you to independently view the background of Mr. Demkiw on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7502742.

Item 4 – Other Business Activities

Temporary Investment Advisor Affiliation

Mr. Demkiw will be dually registered with Third Tier Wealth Management LLC as an investment advisor representative. Mr. Demkiw is maintaining his registration with Third Tier Wealth Management LLC as he works to transition Clients to Lifeworks Advisors, LLC.

Insurance Agency Affiliations

Mr. Demkiw is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Demkiw's role with Lifeworks. As an insurance professional, Mr. Demkiw will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Demkiw 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. Demkiw or the Advisor. Mr. Demkiw spends approximately 5% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Lifeworks 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

Michael J. Forney, CFP®
Lead Advisor

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Michael J. Forney, CFP®, (CRD# 7126400) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Forney 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# 7126400.

Item 2 – Educational Background and Business Experience

Michael J. Forney, CFP®, born in 1996, is dedicated to advising Clients of Lifeworks as Lead Advisor. Mr. Forney earned a Bachelor's of Science in Finance with a Financial Planning Minor from Mount Vernon Nazarene University in 2019. Additional information regarding Mr. Forney's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	04/2026 to Present
Financial Planning Assistant, Sage Financial Systems / Sage Financial Systems	04/2026 to 04/2026
Associate Advisor, Earn Into Wealth	01/2026 to 02/2026
Financial Planner, Facet Wealth	05/2025 to 12/2025
Retirement Plan Adviser, ABD Insurance & Financial Services, Inc.	12/2021 to 05/2025
Sr. Financial Wellness Specialist, Newfront Retirement Services, Inc.	12/2021 to 05/2025
Solar Specialist, Momentum Solar	09/2021 to 12/2021

CERTIFIED FINANCIAL PLANNER® Professional

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP®

professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 – Disciplinary Information

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

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. Forney.***

However, we do encourage you to independently view the background of Mr. Forney on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7126400.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Christian T. Smissen, CFA®, CFP®
Lead Advisor

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Christian T. Smissen, CFA®, CFP® (CRD# 6756378) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Smissen 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# 6756378.

Item 2 – Educational Background and Business Experience

Christian T. Smissen, CFA®, CFP®, born in 1994, is dedicated to advising Clients of Lifeworks as a Lead Advisor. Mr. Smissen earned his Bachelor's Degree in Finance from Purdue University in 2016. Additional information regarding Mr. Smissen's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	05/2026 to Present
Financial Advisor, Bauman Wealth Advisors	09/2025 to 03/2026
Portfolio Manager, Arista Wealth Management, LLC	03/2025 to 09/2025
Sr Trust Investment Officer, Charles Schwab Trust Company	04/2020 to 03/2025
Associate Financial Consultant, Charles Schwab & Co., Inc.	08/2018 to 03/2020
Financial Service Professional, Charles Schwab & Co., Inc.	02/2017 to 07/2018

Chartered Financial Analyst™ ("CFA®")
The Chartered Financial Analyst™ ("CFA®") charter is a professional designation established in 1962 and awarded by CFA® Institute. To earn the CFA® charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA® Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. Also, CFA® charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. CFA® is a trademark owned by CFA® Institute.

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 – Disciplinary Information

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

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. Smissen.***

However, we do encourage you to independently view the background of Mr. Smissen on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6756378.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Smissen is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Smissen's role with Lifeworks. As an insurance professional, Mr. Smissen will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Smissen 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. Smissen or the Advisor. Mr. Smissen spends less than 5% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Sean P. Rawlings
Financial Advisor

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Sean P. Rawlings (CRD# 7163559) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Rawlings 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# 7163559.

Item 2 – Educational Background and Business Experience

Sean P. Rawlings, born in 1997, is dedicated to advising Clients of Lifeworks as a Financial Advisor. Mr. Rawlings earned his B.S. Business Management from Arizona State University in 2019. Additional information regarding Mr. Rawlings's employment history is included below.

Employment History:

Financial Advisor, Lifeworks Advisors, LLC	05/2026 to Present
Founder and Chief Compliance Officer, WealthBound Advisors	08/2023 to Present
Financial Advisor, MML Investor Services, LLC	10/2020 to 08/2023
Financial Services Professional, GoldBook Financial	06/2019 to 08/2023

Item 3 – Disciplinary Information

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

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. Rawlings.***

However, we do encourage you to independently view the background of Mr. Rawlings on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7163559.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Rawlings is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Rawlings's role with Lifeworks. As an insurance professional, Mr. Rawlings will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Rawlings 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. Rawlings or the Advisor. Mr. Rawlings spends less than 5% of his time per month in this capacity.

Temporary Investment Advisor Affiliation

On a temporary and transitional basis, Mr. Rawlings will be dually registered as an investment advisor representative of WealthBound Advisors (CRD#327860), a registered investment advisor located in the State of Arizona. Mr. Rawlings is maintaining this dual transition as he works to transition Clients to Lifeworks. Following the transition of Clients, this dual affiliation will cease.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Lifeworks 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

Zachary K. Grimes
Lead Advisor

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Zachary K. Grimes (CRD# 6324984) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Grimes 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# 6324984.

Item 2 – Educational Background and Business Experience

Zachary K. Grimes, born in 1985, is dedicated to advising Clients of Lifeworks as a Lead Advisor. Mr. Grimes earned his Bachelors Degree in Financial Planning from The Ohio State University in 2007. Additional information regarding Mr. Grimes's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	05/2026 to Present
Kingswood Capital Partners, LLC, Kingswood Capital Partners, LLC	01/2022 to 05/2026
AVP, Client Services Officer, Texas Capital Bank Private Wealth Advisors	06/2021 to 05/2025
Various, Kestra Financial, Inc.	04/2014 to 06/2021

Item 3 – Disciplinary Information

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

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. Grimes.***

However, we do encourage you to independently view the background of Mr. Grimes on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6324984.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Alexander H. Chang, ChFC®, CLU®
Lead Advisor

Effective: June 17, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Alexander H. Chang, ChFC®, CLU® (CRD# 7182098) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks" 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 Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Chang 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# 7182098.

Item 2 – Educational Background and Business Experience

Alexander H. Chang, ChFC®, CLU®, born in 1996, is dedicated to advising Clients of Lifeworks as a Lead Advisor. Mr. Chang earned attended City College of San Francisco in 2017. Additional information regarding Mr. Chang's employment history is included below.

Employment History:

Lead Advisor, Lifeworks Advisors, LLC	06/2026 to Present
Partner, Cuppa SF	05/2025 to Present
Co-Founder, 365 Night Market	12/2024 to Present
Financial Advisor, Northwestern Mutual	10/2019 to 05/2026
Campus Cruiser Driver, Prep Cook, University of Southern California	09/2017 to 05/2019
Lab Aide, City College of San Francisco	08/2016 to 05/2017

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.

The Chartered Life Underwriter™ ("CLU®")
The Chartered Life Underwriter™ (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge of the insurance needs of individuals, business owners, and professional clients.

Program Learning Objectives:

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including the proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

Item 3 – Disciplinary Information

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

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. Chang.***

However, we do encourage you to independently view the background of Mr. Chang on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7182098.

Item 4 – Other Business Activities

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

365 Night Market
Mr. Chang is also the Co-Founder of 365 Night Market, a community driven marketplace. In this capacity, Mr. Chang recruits vendors for the night market. Mr. Chang spends approximately 10% of his time per month in this capacity.

Cuppa SF
Mr. Chang is also a Partner with Cuppa SF, a boba shop and café. In this capacity, Mr. Chang assists with creating new menu items. Mr. Chang spends less than 5% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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

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

Privacy Policy

Effective: June 17, 2026

Our Commitment to You
Lifeworks Advisors, LLC (“Lifeworks” 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 (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 does not sell your nonpublic 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 nonpublic 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
Email 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 the 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 Clients’ 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 Clients' 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 nonpublic personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, and 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 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 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 nonpublic 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 does not disclose and does not intend to disclose nonpublic personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

State-specific Regulations

California	In response to a California law, to be conservative, we assume that accounts with California addresses do not want us to disclose personal information about you to non-affiliated third parties, except as permitted by California law. We also limit the sharing of personal information about you with our affiliates to ensure compliance with California privacy laws.
Massachusetts	In response to Massachusetts law, the Client must "opt-in" to share nonpublic 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.

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 nonpublic 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.