

RETURN ON LIFE® WEALTH PARTNERS

BUSINESS CONTINUITY PLANNING (BCP)

Planned Financial Services, LLC *dba* Return on Life® Wealth Partners (referred to herein as “Return on Life® Wealth Partners,” the “Adviser,” “Company,” the “Firm,” “we,” “us” or “our”), an Ohio limited liability company, is an investment adviser that is registered with the U.S. Securities and Exchange Commission (the “SEC”) pursuant to the Investment Advisers Act of 1940, as amended (the “Advisers Act”). The Company has been registered with SEC since April 17, 2017, and is based in Cleveland, Ohio. Mr. Frank Fantozzi is President and Founder. He also serves as Chief Compliance Officer.

Return on Life® Wealth Partners has developed a Business Continuity Plan with respect to how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan. For additional information in connection with our policies and procedures please contact us.

Contacting Us – Return on Life® Wealth Partners’ portfolio management and investment advisory services are offered to individual separate accounts, individuals, high net worth individuals, and pension and profit-sharing plans (but not the plan participants or government pension plans) (each a “Client” and collectively, “Clients”). Furthermore, the types of Clients to which Return on Life® Wealth Partners provides investment management services are more fully disclosed in Return on Life® Wealth Partners’ Form ADV Part 1 and summarized in Item 7 – Types of Clients of the Form ADV Part 2A Brochure. We require that Clients utilize the custody, brokerage and clearing services of a Custodian (the “Custodian”) for investment management accounts. Our recommended Custodians are independent and unaffiliated broker-dealers registered with the SEC specifically as a broker-dealer member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). We are independently owned and operated and not affiliated with these custodians. They provide us with access to their institutional trading and custody services. Each custodian, as a provider of such services clears all transactions with and for customers on a fully disclosed basis and maintains and preserves such books and records pertaining thereto pursuant to the requirements of Rule 17a-3 and 17a-4, as are customarily made and kept by a clearing broker or dealer. If after a significant business disruption, you cannot contact us as you usually do by phone at (440) 740-0130 or via email at Frank@ReturnOnLifeWealth.com, you should go to our website at <https://ReturnOnLifeWealth.com>.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our financial advisors, employees and property, making a financial and operational assessment, protecting the Firm’s books and records, and allowing our clients to transact business. In short, our business continuity plan is designed to permit our Firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. Our business continuity plan addresses: data backup and recovery; all mission critical systems; operational assessments; alternative communications with customers, financial advisors, employees, and regulators; alternate physical location of employees; critical supplier impact; regulatory reporting; and assuring our customers prompt access to their securities if we are unable to continue our business.

Customers’ Access to Funds and Securities - Return on Life® Wealth Partners does not take custody of Client assets (other than deducting management fees when authorized) and is not a broker-dealer. The Firm may recommend that clients use certain non-affiliated third parties for custodian and brokerage services. Return on Life® Wealth Partners is not affiliated with any company that it refers Clients to for custody and/or brokerage services. Examples of companies that Return on Life® Wealth Partners may refer Clients to for custodian and brokerage services include, but are not limited to firms such as, LPL Financial. To this end, the unaffiliated clearing firms, hold electronic copies of important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by each respective clearing firm that its sole objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments as soon as practicable. Your orders and requests for funds and securities could be delayed during this period. To contact each respective custodian in the event that Return on Life® Wealth Partners is not accessible, please reach out directly to the custodian.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our Firm, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In either situation, we plan to continue in business and notify you through our website <https://ReturnOnLifeWealth.com>. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our clients prompt access to their account information.

Emergency Contact Persons - Our firm’s emergency contact persons are Mr. Frank Fantozzi, Chief Compliance Officer, as well as Mr. Joe Rogers, Finance and Operations Director. These names will be updated in the event of a material change.

For more information – If you have questions about our business continuity planning, you can contact us at is (440) 740-0130.