

Item 1. – Cover Page For:



RETURN ON LIFE[®]

WEALTH PARTNERS

YOUR LIFE. YOUR MONEY. YOUR WAY.[®]

**PART 2B OF FORM ADV: BROCHURE SUPPLEMENT
CHELSEA HUSSEY**

Return on Life[®] Wealth Partners

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Brochure Supplement Prepared on October 2, 2023

This supplement provides information about Ms. Hussey that supplements the Planned Financial Services, LLC dba Return on Life[®] Wealth Partners (“Return on Life[®] Wealth Partners,” the “Adviser,” “Company,” the “Firm,” “we,” “us” or “our”) brochure (the “Brochure”). You should have received a copy of the Brochure. Please contact Mr. Frank Fantozzi, Chief Compliance Officer, at Frank@ReturnOnLifeWealth.com or (440) 740-0130 if you did not receive the Brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Hussey is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number is 5630242.

Item 2. – Educational Background and Business Experience:

Ms. Hussey (“Ms. Hussey”) is a Wealth Advisor of Planned Financial Services, LLC dba Return on Life® Wealth Partners (“Return on Life® Wealth Partners,” the “Adviser,” “Company,” the “Firm,” “we,” “us” or “our”), an Ohio limited liability company, and investment adviser registered with the U.S. Securities and Exchange Commission (the “SEC”) pursuant to the Investment Advisers Act of 1940, as amended (the “Advisers Act”). Ms. Hussey was born in 1986. She joined Return on Life® Wealth Partners as a wealth advisor in 2022, to help business owners and high net worth families pursue their objectives in areas such as wealth and retirement income planning, business succession, executive compensation, employee benefits, estate conservation and charitable giving. She works closely with the firm’s multi-disciplined team of wealth advisors and client liaisons to develop customized financial strategies to help clients pursue the Return on Life® they desire.

Education Background:

Ms. Hussey graduated cum laude from The University of Akron with a Bachelor of Science in International Business with Spanish, in 2010.

Designations

Certified Financial Planner (CFP®) - Individuals who hold the CFP® designation have completed coursework on financial planning through a CFP Board Registered Program and hold a bachelor’s degree or higher (in any discipline) from an accredited college or university. In addition, individuals have completed 6,000 hours of professional experience related to financial planning processes. In addition, in connection with the ethics requirements, these individuals adhere to high ethical and professional standards for the practice of financial planning, and act as a fiduciary when providing financial advice to the client, always putting their best interest first. The continuing education requires 30 hours every two years. The issuing organization is CFP Board.

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 include: 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.

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.

Business Background:

Prior to joining Return on Life® Wealth Partners, Chelsea was the Director of Planning at Lakefront Capital in Cleveland, Ohio where she developed financial plans for families and businesses, collaborating with owners, key executives and decision-makers, and advised on qualified and non-qualified retirement plans. Prior to that she was a financial advisor with Northwestern Mutual, in Canton, Ohio, where she began her financial services career as a College Unit Director, responsible for recruiting, training and overseeing the professional development of college financial representatives through the company's nationally recognized internship program. She has three professional designations, Certified Financial Planner (CFP®), Chartered Life Underwriter®, and Chartered Financial Consultant®. For more information on the qualifications of this designation, please see above. Ms. Hussey is also licensed as an investment advisor representative. Please see below for additional information.

Return on Life® Wealth Partners – Investment Adviser Representative
06/2022-Present

LPL Financial, LLC – Registered Representative
05/2022-Present

Northwestern Mutual Investment Services, LLC – Registered Representative
03/2011-05/2022

Item 3. – Disciplinary Information

Ms. Hussey (the “supervised person”) has not been involved with any legal or disciplinary events material to a client's or prospective client's evaluation of the supervised person.

Item 4. – Other Business Activities:

A. Ms. Hussey is dually registered with LPL Financial, an SEC registered Investment Adviser. Investment advice is provided through LPL Financial for a fee separate and apart from the investment advisory services your advisor offers through Return on Life® Wealth Partners. Prior to receiving investment advice through this separate entity, clients are required to enter into a separate agreement with LPL Financial.

Furthermore, because of the relationship between Return on Life® Wealth Partners and LPL Financial there may be a conflict of interest to clients because our firm indirectly receives compensation (commissions, trails, or other compensation from the respective insurance products) as a result of effecting insurance transactions for any mutual clients

of Return on Life® Wealth Partners and LPL Financial. Commissions generated by insurance sales do not offset regular advisory fees. Our firm has an incentive to recommend insurance products and this incentive creates a conflict of interest between your interests and our Firm. We mitigate this conflict by disclosing to clients they have the right to decide whether or not to engage the services of our affiliated Insurance agency. Further, clients should note they have the right to decide whether to act on the recommendations and the right to choose any professional to execute the advice for any insurance products through any licensed insurance agent not affiliated with our Firm. We recognize the fiduciary responsibility to place the client's interests first and have established policies in this regard to avoid any conflicts of interest.

Item 5. – Additional Compensation:

Ms. Hussey may receive economic benefits from persons other than clients in connection with advisory services. Ms. Hussey provides services in an Asset Management account and may recommend mutual funds. Only no-load and load-waived mutual funds are available to be purchased in such asset management accounts. However, some of these mutual funds may pay distribution or service fees (e.g., 12b-1 fees) payable to LPL Financial. However, when your investment advisor representative provides investment advisory services, it is as a fiduciary under the Investment Advisers Act and has a duty to act in your best interest and to make full and fair disclosure to you of all material facts and conflicts of interest. Ms. Hussey may receive compensation from product sponsors. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products. LPL Financial shares a portion of the account fee you pay with your advisor, which may be more than what would have been received at another investment advisor firm. This compensation may also include other types of compensation, such as bonuses, awards or other things of value offered by LPL Financial. LPL Financial may pay your advisor in different ways, such as payments based on production, awards of stock options to purchase shares of LPL Financial's parent company, LPL Financial Holdings Inc., reimbursement of fees that she may pay to LPL Financial for items such as administrative services, and other things of value such as free or reduced-cost marketing materials, payments in connection with the transition of association from another broker/dealer or investment advisor firm to LPL Financial, advances of advisory fees, or attendance at LPL Financial's national conference or top producer forums and events. LPL Financial may pay your advisor this compensation based on his overall business production and/or on the amount of assets serviced in LPL Financial advisory programs. Therefore, the amount of this compensation may be more than what would be received if a client participated in other LPL Financial programs, programs of other investment advisor firms or paid separately for investment advice, brokerage and other client services. Therefore, your advisor may have a financial incentive to recommend an advisory program over other programs and services. However, your advisor may only recommend a program or service that is believed to be appropriate for you.

Item 6. – Supervision:

Ms. Hussey understands that she owes a fiduciary duty to clients and therefore must serve the interests of clients with a high standard of care and diligence in accordance with Return on Life® Wealth Partners' internal policies and procedures. Ms. Hussey takes Return on Life® Wealth Partners' internal policies and procedures seriously. Mr. Frank Fantozzi, Chief Compliance Officer, reviews Ms. Hussey's personal trades in accordance with Return on Life® Wealth Partners' Code of Ethics. Mr. Fantozzi can be reached at (440) 740-0130.