

Item 1. – Cover Page For:



RETURN ON LIFE[®]

WEALTH PARTNERS

YOUR LIFE. YOUR MONEY. YOUR WAY.[®]

**PART 2B OF FORM ADV: BROCHURE SUPPLEMENT
FRANK FANTOZZI**

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Brochure Supplement Prepared on October 2, 2023

This supplement provides information about Mr. Fantozzi 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 Mr. Fantozzi is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number is 2441945.

Item 2. – Educational Background and Business Experience:

Frank Fantozzi (“Mr. Fantozzi”) is President and Founder 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”). Mr. Fantozzi was born in 1962 and has over thirty (35) years of experience in the financial services industry.

Frank founded Return on Life® Wealth Partners in 1994 to make a difference in the lives of families, business owners, and community leaders. After experiencing events that impacted his own family as well as family friends, Frank committed himself to creating a financial and investment management firm intended to assist clients in pursuing their personally defined financial freedom and independence so they could experience the life they desired through access to greater choice and direction...Frank calls this Return on Life®.

He began his career in 1987 with the international accounting firm Arthur Andersen, where he became a Certified Public Accountant (CPA) in 1988. Frank honed his tax and financial planning skills during his years in the organization’s tax and wealth management division.

Education Background:

Mr. Fantozzi earned a Master of Science in Taxation (MST) from The University of Illinois in 1987 and a Bachelor of Science in Accounting/Minor in Finance from Case Western Reserve in 1986. He is licensed as an Investment Advisor Representative (IAR) and maintains several designations including Certified Public Accountant (CPA), The American Institute of CPAs (AICPA) Personal Financial Specialist (PFS), Accredited Investment Fiduciary® (AIF®), Certified Divorce Financial Analyst (CDFA), Certified Exit Planning Advisor (CEPA), and Life, Disability, Long Term Care & Health Insurance licenses. Mr. Fantozzi was named a top U.S. Retirement Plan Adviser by the Financial Times. He is involved professionally with the American Institute of Certified Public Accountants (AICPA), where he is active on its tax and financial planning subcommittees; in the International Association for Financial Planning (IAFP); the Institute for Divorce Financial Analysts (IDFA); Fi360; Entrepreneurs’ Organization (EO); and the Entrepreneurial Masters Programme (EMP). For more information on the qualifications of these designations, and educational background please see below.

Designations

Certified Public Accountant (“CPA”) - CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year

period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Personal Financial Specialist (“PFS®”) - American Institute of CPAs (AICPA) Personal Financial Specialist. The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct and the Statement on Standards in Personal Financial Planning Services, when providing personal financial planning services. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

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 investment fiduciary 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.

Certified Divorce Financial Analyst (“CDFA®”) – A Certified Divorce Financial Analyst (CDFA®) is a member of the Institute for Divorce Financial Analysts who specializes in the financial issues surrounding divorce. The role of the CDFA® includes acting as an advisor to one party's divorce lawyer, or as a mediator for both parties. A CDFA® uses his or her knowledge of tax law, asset distribution, and short-term and long-term financial planning to achieve an equitable divorce settlement. To become a CDFA®, a person must have two years of financial planning or legal experience. After attaining the proper work experience, candidates are required to complete a four-step modular program and exam designed by the IDFA. The program is a self-study system, covering financial and tax issues, with case studies of divorce settlements. CDFA® professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA™. Examination - CDFA® practitioners must pass a four-part Certification Examination that tests their understanding and knowledge

of the financial aspects of divorce. In addition, the practitioner must demonstrate the practical application of this knowledge in the divorce process. Experience - CDFA® professionals must have a minimum of two years of experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark. Ethics - As a final step to certification, CDFA® practitioners agree to abide by a strict code of professional conduct known as the IDFA™'s Code of Ethics and Professional Responsibility, which sets forth their ethical responsibilities to the public, clients, employers, and other professionals. The IDFA™ may perform a background check during this process and each candidate for CDFA® certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

Certified Exit Planning Advisor (“CEPA”) - The CEPA designation is made available through the Exit Planning Institute (“EPI”). The CEPA program trains and certifies qualified professional advisers in the field of exit planning. Candidates must have or be: (1) 5 years of full-time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity; (2) Undergraduate degree from a qualifying institution; if no qualifying degree must submit additional professional work experience (2 years of relevant professional experience may be substituted for each year of required undergraduate studies); and (3) Exit Planning Institute member in good standing. The CEPA Program offers professionals an innovative learning experience, performance enhancing resources, and strategic tools to help advance their exit planning practice. Renewing certificants must have completed a minimum of 40 hours of exit planning related professional development, or a minimum of 30 hours of exit planning related professional development plus 10 hours of qualifying leadership, authorship, and teaching activities contributing to the exit planning profession. Qualifying leadership activities include volunteer service as a chairman, Chair-Elect, or officer for committee service to a qualifying organization other than the applicant's employer. Renewal applicants must again agree in writing that they will adhere to the EPI Professional Standards and Code of Ethics and must re-attest that they have not been convicted of a felony related to the practice of exit planning.

Business Background:

Prior to joining Return on Life® Wealth Partners, Mr. Fantozzi began his career in 1987 with the international accounting firm Arthur Andersen, where he became a Certified Public Accountant (CPA) in 1988. Frank honed his tax and financial planning skills during his years in the organization's tax and wealth management division. Please see below for additional information.

Return on Life® Wealth Partners – President, Founder, and Investment Adviser
Representative
07/1994-Present

LPL Financial, LLC - Registered Representative
06/2004-Present

W.S. Griffith Securities – Registered Representative
01/1994-5/2003

Item 3. – Disciplinary Information

Mr. Fantozzi (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. Mr. Fantozzi 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.
- B. Mr. Fantozzi is an Insurance Licensed Registered Representative: The supervised person is actively engaged in other investment-related businesses or occupations. Mr. Fantozzi is also a broker or registered representative of LPL Financial and receives commissions and other types of compensation for the sale of securities. She also sells insurance and receives commissions for insurance product sales. The potential for the receipt of commissions provides an incentive to recommend investment or insurance products based on the compensation received, rather than on the client's needs. However, Mr. Fantozzi may only recommend securities and insurance products that he believes are in your best interests. If you have any questions regarding the compensation Mr. Fantozzi receives when recommending a product, you should ask him. You are under no obligation to purchase commissionable investment products or insurance through Mr. Fantozzi.

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.

- C. Mr. Fantozzi is owner of PFS Wealth Partners, LLC (“PFS Wealth Partners”). PFS Wealth Partners is under common ownership with Planned Financial Services, LLC (See *Item 10 - Other Financial Industry Activities and Affiliations*) on Form ADV Part 2A.

Item 5. – Additional Compensation:

Mr. Fantozzi may receive economic benefits from persons other than clients in connection with advisory services. Frank Fantozzi 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. Frank Fantozzi 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 he 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 has a fiduciary obligation to only recommend a program or service that is believed to be appropriate for you.

Item 6. – Supervision:

Mr. Fantozzi understands that he 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. Mr. Fantozzi takes Return on Life® Wealth Partners' internal policies and procedures seriously. A designee of Mr. Frank Fantozzi, Chief Compliance Officer, reviews Mr. Fantozzi's personal trades, where applicable, in accordance with Return on Life® Wealth Partners' Code of Ethics. Mr. Fantozzi can be reached at (440) 740-0130.