

Item 1. – Cover Page For:



RETURN ON LIFE[®]

WEALTH PARTNERS

YOUR LIFE. YOUR MONEY. YOUR WAY.[®]

**PART 2B OF FORM ADV: BROCHURE SUPPLEMENT
MICHAEL RINALDI**

Return on Life[®] Wealth Partners

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Brochure Supplement Prepared on October 2, 2023

This supplement provides information about Mr. Rinaldi 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. Rinaldi is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number is 3008708.

Item 2. – Educational Background and Business Experience:

Mr. Rinaldi (“Mr. Rinaldi”) is a Retirement Plan Advisor at 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. Rinaldi was born in 1968 and has over twenty (20) years of experience in the financial services industry.

Mike joined the Return on Life® Wealth Partners team in 2022 as a Retirement Plan Advisor for 401(k) Prosperity®, the firm’s corporate retirement and institutional investment planning division, which focuses on retirement plan fiduciary and investment oversight. *Please see Form ADV Part 2A Brochure for additional information related to 401(k) Prosperity®.* He brings more than two decades of experience in the retirement planning industry to help ensure that the firm’s business owners, retirement plan sponsors and their plan participants receive the level of actionable and relevant advice, education, communication, and personalized service required to pursue their desired outcomes.

Education Background:

Mr. Rinaldi earned a Bachelor of Science in Business Administration in Marketing from the University of Alabama and a Master of Business Administration from the University of Dayton. He holds an Executive Certificate in Financial Planning from John Carroll University and earned his Certified Employee Benefit Specialist (CEBS) designation through the International Foundation of Employee Benefit Plans and The Wharton School of Business. Mike received his Accredited Investment Fiduciary® (AIF®) designation from Fi360. For more information on the qualifications of this designation, please see below. Mr. Rinaldi is also licensed as an investment advisor representative.

Designations

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 Employee Benefit Specialist (“CEBS”) – The CEBS designation is overseen by the Wharton School of Business at the University of Pennsylvania and is for professionals who handle benefits for companies but want to be able to plan and negotiate packages. Candidates must complete eight courses either online or in a class setting. All students must pass an exam following completion of each of the eight courses. More information regarding the CEBS is available at <https://www.ifebp.org/cebs-designation/Pages/cebs.asp>

Business Background:

Prior to joining Return on Life® Wealth Partners, in 1994, Mr. Rinaldi began his career at Nestle USA as a key account manager before joining Manulife Financial (John Hancock) as a sales associate and 401(k) field education specialist. In 1999, he joined The Hartford. He was the longest tenured Regional Sales Director when the company was acquired by MassMutual in 2013. He later left MassMutual Retirement Services to pursue an opportunity as a Regional Sales Director at Lincoln Financial Services, where he was responsible for new business development and client relationship management for the firm's defined contribution and defined benefit markets throughout Ohio. Please see below for additional information.

Return on Life® Wealth Partners – Retirement Plan Advisor / Investment Adviser
Representative
06/2022– Present

LPL Financial – Registered Representative
06/222 – Present

Lincoln Financial Distributors, Inc.
02/2014 – 05/2022

Item 3. – Disciplinary Information

Mr. Rinaldi (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. Rinaldi 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. Rinaldi is an Insurance Licensed Registered Representative: The supervised person is actively engaged in other investment-related businesses or occupations. Mr. Rinaldi 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. Rinaldi may only recommend securities and insurance products that she believes are in your best interests. If you have any questions regarding the compensation Mr. Rinaldi receives when recommending a product, you should ask her. You are under no obligation to purchase investment products or insurance through Mr. Rinaldi.

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:

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

Item 6. – Supervision:

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