

LifePlan Financial Services, LP Client Brochure

This brochure provides information about the qualifications and business practices of LifePlan Financial Services, LP. If you have any questions about the contents of this brochure, please contact us at (281) 446-7667 or by email at: info@lifeplanfinancial.biz. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about LifePlan Financial Services, LP is also available on the SEC's website at www.adviserinfo.sec.gov. LifePlan Financial Services, LP's CRD number is: 156548

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Registration does not imply a certain level of skill or training.

Version Date: 07/26/2024

Item 2: Material Changes

The material changes in this brochure from the last annual updating amendment of LifePlan Financial Services, LP on 03/04/2024 are described below. Material changes relate to LifePlan Financial Services, LP's policies, practices or conflicts of interests.

- LifePlan Financial Services, LP has added Fee Reduction and Fee Credit Program services and fees (Items 4 and 5)
- LifePlan Financial Services, LP had updated its Fees and Compensation. (Item 5)

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Item 4: Advisory Business

A. Description of the Advisory Firm

LifePlan Financial Services, LP was organized in the state of Texas and has been in business since December 2006, and the principal owner is Charles Kendall DeBenon, Jr., CPA/PFS.

B. Types of Advisory Services

LifePlan Financial Services, LP (hereinafter "LifePlan") offers the following services to advisory clients:

Investment Supervisory Services

LifePlan offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. LifePlan creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels) and then constructs a plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client's specific situation. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

LifePlan evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Selection of Other Advisors

LifePlan may direct clients to third party money managers, SEI. LifePlan will be compensated via a fee share from the advisors to which it directs those clients. This relationship will be disclosed in each contract between LifePlan and SEI. The fees shared will not exceed any limit imposed by any regulatory agency. Before selecting other advisors for clients, LifePlan will always ensure those other advisors are properly licensed or registered as investment advisor.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning, life insurance; tax concerns; retirement planning; college planning; and debt/credit planning. These services are based on fixed fees or hourly fees and the final fee structure is documented in Exhibit II of the Financial Planning Agreement.

Fee Reduction and Fee Credit Program

DeBenonBroussard, LP Tax Preparation and Review Credit is a credit offered by tiers to clients of LifePlan advisory clients with a written Investment Advisory Contract in place. This credit can be used annually toward tax return preparation (client and children) and/or review by the DeBenonBroussard, LP for personal taxes related to the financial plan.

Financial Services Credit for Referrals Annually is a credit that is provided each year to clients. These credits are not to be used by the client but rather can be gifted to a relative of their choice to assist with the hourly rate for LifePlan financial planning services. The services include creation of a basic financial plan, budget counseling, retirement planning, estate planning, and second opinions of existing investment plans as well as life insurance reviews. Please note the Credit can only be used once by a relative. See Item 5 for details regarding fee reductions and fee credits.

Services Limited to Specific Types of Investments

LifePlan limits its investment advice and/or money management to mutual funds, equities, bonds, fixed income, debt securities, ETFs, third party money managers, REITs, insurance products including annuities, and government securities. LifePlan may use other securities as well to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

LifePlan offers the same suite of services to all of its clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent LifePlan from properly servicing the client account, or if the restrictions would require LifePlan to deviate from its standard suite of services, LifePlan reserves the right to end the relationship.

D. Wrap Fee Programs

LifePlan does not participate in any wrap fee programs.

E. Amounts Under Management

LifePlan has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$ 0.00	\$ 59,415,344.00	12/31/2023

Item 5: Fees and Compensation

A. Fee Schedule

The following are the fees charged by LifePlan Financial Services, LP for services provided:

Investment Supervisory Services Fees - Advisory Management*

Tier	Total Assets Under Management (AUM)	Annual Fee*	Frequency of Reviews
I.	First \$250,000	0.95%	Annual
II.	Next \$250,000	0.85%	Annual
III.	Next \$250,000	0.75%	Semi-Annual
IV.	Next \$250,000	0.65%	Semi-Annual
V.	Next \$1,000,000	0.55%	Quarterly
VI.	Next \$3,000,000	0.45%	Quarterly
VII.	Next \$5,000,000	0.40%	Quarterly

*Use of SEI platform, but not using SEI investment strategies for any account; minimum fee is \$250 per quarter or \$1,000 per year.

Investment Supervisory Services Fees – 3rd Party Advisor Management**

Tier	Total Assets Under Management (AUM)	Annual Fee	Frequency of Reviews
I.	First \$250,000	0.90%	Annual
II.	Next \$250,000	0.80%	Annual
III.	Next \$250,000	0.70%	Semi-Annual
IV.	Next \$250,000	0.60%	Semi-Annual
V.	Next \$1,000,000	0.40%	Quarterly
VI.	Next \$3,000,000	0.35%	Quarterly
VII.	Next \$5,000,000	0.30%	Quarterly

**Use of SEI platform and using SEI investment strategies for at least one account; minimum fee is \$250 per quarter or \$1,000 per year.

Example of the Fee Deduction:

In this example the client, Mr. X, had investable assets that were deposited with the custodian SEI Private Trust Company on February 16, 20XX with the quarter ending on March 31, 20XX.

Therefore, the fee was taken for 43 days of a 90-day quarter. Fee taken for 43 days is 11.94444% of a 360-day year based on the account value as of March 31, 20XX is \$207,212.56.

Investment Advisory Fee Collected for the first quarter of 20XX: \$235.13

Fee Calculation Breakdown:

$\$9.5000/\1000 on $\$207,212.56 = \$1,968.52$

Fee Started to Be Earned on February 16, 20XX

Quarterly Fee Taken for 43 days is 11.9444% of the Annual Amount is Now Due On: 235.13.

\$235.13 is Charged to Principal for the 1st quarter of 20XX.

The distribution for the advisory fee is made in the first fifteen days of April 20XX.

These fees are negotiable. Fees are paid quarterly in arrears, and clients may terminate their contracts with written notice. Because fees are charged in arrears, no refund policy is necessary. Clients may terminate their accounts without penalty within 5 business days of signing the advisory contract.

Advisory fees are withdrawn directly from the client’s accounts with client written authorization. In cases where Advisor fees are directly deducted, Advisor is required to obtain client authorization, and either (a) Send a copy of the invoice to the client at the same time that the IA directs invoice to the custodian for payment, or (b) Disclose that the custodian will send quarterly invoices to the client wherein Advisor fees are itemized.

Additional services may be provided including life insurance, estate plan, will and 1040 form reviews as part of the overall planning.

Selection of Other Advisors Fees

LifePlan will direct clients to third party money managers. LifePlan will be compensated via a fee share from the advisors to which it directs those clients. A solicitor’s fee will not result in a higher management fee being paid by the client.

Types of Portfolios	SEI’s Annual Fee
Goals Based and Private Client Mutual Fund portfolio	0.40% - 1.05%
Distribution Focused Strategy Mutual Fund portfolios	0.60% - 1.05%
Tactical ETF Strategies	0.45% - 0.55%
Custom High Net Worth separately Managed Account portfolios	0.20% - 1.05%

Types of Portfolios	Charles Schwab Annual Fee
EFT Strategies	0.05%-1.00%
Index Fund Strategies	0.05%-0.75%
Combination EFT & Index Fund Strategies	0.05%-1.00%

The above annual fees are based on the net assets of the fund at the end of each quarter with payment being directly deducted from the account within 15 business days of quarter end. Fees are paid quarterly in arrears, and clients may terminate their contracts with written notice. Because fees are charged in arrears, no refund policy is necessary. Clients may terminate their accounts without penalty within 5 business days of signing the advisory contract.

Financial Planning Fees

Fixed Fees

Depending upon the complexity of the situation and the needs of the client, the rate for creating client financial plans is between \$1,500 and \$5,000. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Investment Advisory Agreement. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

Hourly Fees

Depending upon the complexity of the situation and the needs of the client, the hourly fee for these services is \$275. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Investment Advisory Agreement. Fees are paid in arrears upon completion. Because fees are charged in arrears, no refund is necessary. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

A flat rate negotiated fee is offered to clients with \$4,000,000 or more in assets under management and the final fee schedule will be attached to Exhibit II of the Investment Advisory Agreement.

Fee Reduction and Fee Credit Programs

Tier	DeBenonBroussard, LP Tax Preparation/Review Credit	Financial Services Credit for Referrals Annually
I.	n/a	n/a
II.	Up to \$250	Up to \$500
III.	Up to \$450	Up to \$500
IV.	Up to \$650	Up to \$1,000
V.	Up to \$850	Up to \$1,000
VI.	Up to \$1,000	Up to \$1,500
VII.	Up to \$1,200	Up to \$1,500

B. Payment of Fees

Payment of Investment Supervisory Fees

Advisory fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in arrears.

Payment of Selection of Other Advisors

Selection of Other Advisors fees are withdrawn directly from the client's accounts with client written authorization. Fees are paid quarterly in arrears.

Payment of Financial Planning Fees

Hourly Financial Planning fees are paid via check in arrears upon completion. Because fees are charged in arrears, no refund is necessary.

Fixed Financial Planning fees are paid via check in arrears upon completion. Because fees are charged in arrears, no refund is necessary.

C. Clients Are Responsible For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by LifePlan. Please see Item 12 of this brochure regarding broker/custodian.

D. Prepayment of Fees

LifePlan collects its fees in arrears. It does not collect fees in advance.

E. Outside Compensation For the Sale of Securities to Clients

Neither LifePlan nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

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

LifePlan does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

LifePlan generally provides investment advice and/or management supervisory services to the following Types of Clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Pension and Profit Sharing Plans

Minimum Account Size

There is an account minimum, \$250,000, which may be waived by the investment advisor, based on the needs of the client and the complexity of the situation.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Investment Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

LifePlan's methods of analysis include charting analysis, fundamental analysis, and technical analysis.

Charting analysis involves the use of patterns in performance charts. LifePlan uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Technical analysis involves the analysis of past market data; primarily price and volume.

Investment Strategies

LifePlan uses long term and short term trading strategies.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Charting analysis strategy involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in solely using this

method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Frequent trading, when done, can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Short term trading generally hold greater risk and clients should be aware that there is a chance of material risk of loss using any of those strategies.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

LifePlan generally seeks investment strategies that do not involve significant or unusual risk beyond that of the general domestic and/or international equity markets.

Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither LifePlan nor its representatives are registered as or have pending applications to become a broker/dealer or as representatives of a broker/dealer.

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B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither LifePlan nor its representatives are registered as or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Charles Kendall DeBenon, Jr. CPA/PFS is a limited partner of DeBenonBroussard, LP (DeBro) a registered Texas certified public accounting firm. DeBro provides tax consulting, tax compliance, bookkeeping and payroll services. LifePlan always acts in the best interest of the client.

Charles Kendall DeBenon, Jr., CPA/PFS is also the President of CKD Management, Inc. CKD provides management services for LifePlan by keeping the books for each entity as well as making day-to-day management decisions for LifePlan (i.e. budgeting, employee hiring and compensation & benefits, etc.).

Charles Kendall DeBenon, Jr., CPA/PFS is the President of EBCD Management, LLC. EBCD provides management services for DeBro keeping the books for each entity as well as making day-to-day management decisions for DeBro (i.e. budgeting, employee hiring and compensation & benefits, etc.).

Charles Kendall DeBenon, Jr., CPA/PFS is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. LifePlan always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of LifePlan in their capacity as an insurance agent.

D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections

LifePlan will direct clients to third party money managers. LifePlan will be compensated via a fee share from the advisors to which it directs those clients. This relationship will be disclosed in each contract between LifePlan and each third party advisor. The fees shared will not exceed any limit imposed by any regulatory agency. This creates a conflict of interest in that LifePlan has an incentive to direct clients to the third party money managers that provide LifePlan with a larger fee split. LifePlan will always act in

the best interests of the client, including when determining which third party manager to recommend to clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

We have a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Our Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

LifePlan does not recommend that clients buy or sell any security in which a related person to LifePlan has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of LifePlan may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of this RIA to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. LifePlan will always document any transactions that could be construed as conflicts of interest and will always transact client business before their own when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of LifePlan may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of LifePlan to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. LifePlan will always transact client's transactions before its own when similar securities are being bought or sold.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

The Custodian will be chosen based on their relatively low transaction fees and access to mutual funds and ETFs. LifePlan will never charge a premium or commission on transactions, beyond the actual cost imposed by Custodian.

1. *Research and Other Soft-Dollar Benefits*

LifePlan receives no research, product, or service other than execution from a broker-dealer or third-party in connection with client securities transactions (“soft dollar benefits”).

2. *Brokerage for Client Referrals*

Neither LifePlan nor any related persons of LifePlan receive any referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. *Clients Directing Which Broker/Dealer/Custodian to Use*

LifePlan and related persons allows clients to direct brokerage. LifePlan may be unable to achieve most favorable execution of client transactions if clients choose to direct brokerage. This may cost clients money because without the ability to direct brokerage LifePlan may not be able to aggregate orders to reduce transactions costs resulting in higher brokerage commissions and less favorable prices.

B. Aggregating (Block) Trading for Multiple Client Accounts

LifePlan maintains the ability to block trade purchases across accounts but will rarely do so. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our custodian.

Item 13: Reviews of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Client accounts are reviewed at least quarterly only by Charles Kendall DeBenon, Jr., CPA/PFS. Charles Kendall DeBenon, Jr., CPA/PFS is the chief advisor and is instructed

to review clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at LifePlan are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Charles Kendall DeBenon, Jr., CPA/PFS. There is only one level of review and that is the total review conducted to create the financial plan.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Each client will receive at least quarterly a written report detailing the client's account which may come from the custodian.

Clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

LifePlan does not receive any economic benefit, directly or indirectly from any third party for advice rendered to LifePlan clients.

B. Compensation to Non – Advisory Personnel for Client Referrals

LifePlan does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

LifePlan does not take custody of client accounts at any time. LifePlan, with client written authorization, withdraws fees directly from client's accounts at the custodian. Custody of client's accounts is held primarily at the custodian. Clients will receive account statements from the custodian and should carefully review those statements.

Item 16: Investment Discretion

LifePlan is a non-discretionary investment adviser and therefore does not have discretion over client accounts at any time.

Item 17: Voting Client Securities (Proxy Voting)

LifePlan will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

LifePlan does not require nor solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither LifePlan nor its management have any financial conditions that are likely to reasonably impair our ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

LifePlan has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

LifePlan currently has one management person/executive officer; Charles Kendall DeBenon, Jr., CPA/PFS personal CRD# 4699051. Charles Kendall DeBenon, Jr., CPA/PFS education and business background can be found on the Supplemental ADV Part 2B form.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Charles Kendall DeBenon, Jr., CPA/PFS's other business activities can be found on the Supplemental ADV Part 2B forms.

C. How Performance Based Fees are Calculated and Degree of Risk to Clients

LifePlan does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

No management person at LifePlan has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

Neither LifePlan, nor its management persons, has any relationship or arrangement with issuers of securities.