Item 1: Cover Page

Lifetime Financial Planners LLC

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Form ADV Part 2A – Firm Brochure

Dated: January 10, 2024

This Brochure provides information about the qualifications and business practices of Lifetime Financial Planners LLC. If you have any questions about the contents of this Brochure, please contact us at (512) 400-9211. 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.

Lifetime Financial Planners LLC is a registered investment adviser. Registration does not imply a certain level of skill or training.

Additional information about Lifetime Financial Planners LLC also is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 328275.

Item 2: Material Changes

Since this is the first filing of the Form ADV Part 2A for Lifetime Financial Planners LLC, there is nothing to report. In the future, any material changes made during the year will be reported here.

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Item 4: Advisory Business

Description of Advisory Firm

Lifetime Financial Planners LLC is an Investment Adviser principally located in the state of Texas. We are a limited liability company founded August 18, 2023. Lifetime Financial Planners LLC became registered in 2023. Kevin Rademacher is the Founder, Principal Owner, and Chief Compliance Officer (“CCO”).

As used in this brochure, the words “LFP”, "we", "our firm", “Advisor” and "us" refer to Lifetime Financial Planners LLC and the words "you", "your" and "Client" refer to you as either a client or prospective client of our firm.

Types of Advisory Services

Lifetime Financial Planners is a fee-only firm, meaning the only compensation we receive is from our Clients for our services. We offer the below advisory services. From time to time, LFP may recommend third-party professionals such as attorneys, accountants, tax advisors, insurance agents, or other financial professionals. Clients are never obligated to utilize any third-party professional we recommend. LFP is not affiliated with nor does LFP receive any compensation from third-party professionals we may recommend.

Initial Financial Planning Service

The Initial Financial Planning Service involves an evaluation of a Client's current and projected future financial circumstances by utilizing known variables to predict future cash flows, asset values, and withdrawal plans. Through the initial financial planning process a Client’s personal and financial circumstances are evaluated, financial life goals are identified, their current course of action and potential alternative courses of action are analyzed, financial planning recommendations are developed and presented, and a prioritized action plan is provided with recommendations for implementing, monitoring, and updating all the financial planning recommendations with an ongoing relationship.

Clients purchasing this service will receive detailed written or electronic reports including a detailed Financial Plan and Action Plan designed to achieve their financial goals and objectives. Upon delivery of the Financial Plan and Action Plan, the Initial Financial Planning Service engagement will terminate, and clients can engage LFP for ongoing Comprehensive Financial Planning Services or Assets Under Management Investment Management Services to implement, monitor, and update their financial plan with an ongoing relationship as outlined in Item 5 below.

In general, the Initial Financial Planning Service will address all of the following areas of importance. These items may include, but are not limited to, the following:

- **Financial Goals**: We will help Clients identify financial life goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

- **Retirement Planning**: Our retirement planning services typically include retirement cash flow projections, evaluating probability of financial plan success, evaluating “What If” scenarios, developing a Social Security claiming strategy, evaluating defined benefit pension plans, military pension plans, military veteran disability benefits, and annuities including survivor benefits, required minimum distributions (RMDs) from Individual Retirement Accounts and/or Inherited Individual Retirement Accounts. The primary objective is focusing on financial independence. For situations where projections indicate less than favorable results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, modifying existing investments). If you are near retirement or already retired, advice may be given on appropriate retirement distribution strategies, tax efficient withdrawal strategies, with the goal to minimize the likelihood of running out of money, or having to alter spending during your retirement years.

- **Investment Analysis**: This will involve developing a written Investment Policy Statement (IPS), asset allocation strategy to meet Clients' financial goals and risk tolerance, providing recommendations on investment vehicles and strategies, asset location considerations, tax efficient investments, and developing strategies for employee restricted stock, restricted stock units, performance shares, non-qualified stock options, employee stock purchase plans, non-qualified deferred compensation plans, and supplemental executive retirement plans in conjunction with your aggregate investment portfolio. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

- **Tax Planning Strategies:** Advice may include multi-year tax projection scenarios, evaluating executive compensations plans, evaluating Roth conversions, donor advised funds, qualified charitable distributions, tax loss and/or capital gain harvesting opportunities, evaluating potential impact of Medicare income-related monthly adjustment amount surcharges, and ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on asset location and which type of account(s) or specific investments should be owned based on their overall "tax efficiency," while recognizing there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation. We recommend you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your written approval.

- **Cash Flow and Debt Management**: We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate and any income tax ramifications. We may also recommend an appropriate cash reserve which should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

- **Employee Benefits Optimization**: We will provide an in-depth review and analysis of your current employee benefits package to ensure you are maximizing all the employee benefits available through your employer based on your unique situation. If you are a self-employed professional, we will recommend strategies for business and personal retirement goals.

- **Insurance/Risk Management**: Review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile and recommendations to potentially modify coverages if appropriate. A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, personal liability, or long-term care. Advice may be provided on ways to minimize or avoid risks, evaluating the costs of purchasing insurance to reduce or eliminate risk, analyzing the potential cost of "self-insuring" against the risk, and ensuring adequate liquidity to navigate self-insured risks.

- **Estate Planning**: This usually includes an analysis of your will, trust(s), durable power of attorney, medical power of attorney, directive to physicians, and other related documents. Our advice may also include ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies including the use of applicable trusts.

We always recommend that you consult with a qualified estate planning attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your written approval.

- **College Savings**: Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations for savings strategies are included, and we will review your financial picture regarding eligibility for financial aid or the best way to contribute to children and grandchildren (if appropriate). We may also recommend engaging with a college education consultant depending on your unique financial situation.

Comprehensive Financial Planning Services

Comprehensive Financial Planning Services includes an ongoing relationship for a Fixed Flat Annual Fee, and primarily focuses on financial planning implementation, monitoring, and updating annually. Throughout this ongoing arrangement, we will periodically address various items including but not limited to financial goals, retirement planning, investment planning, tax planning, cash flow and debt management, employee benefit planning, insurance and risk management planning, charitable planning, estate planning, and college planning. The planner will monitor the plan, recommend any appropriate changes, and ensure the plan is up-to-date as the Client's situation, goals, and objectives evolve.

Comprehensive Financial Planning also includes investment management for clients who have investable assets for no additional cost. The Advisor agrees to provide discretionary investment management services for no additional fee. We primarily advise our Clients regarding investments in stocks, bonds, mutual funds, ETFs, U.S. government and municipal securities, and cash and cash equivalents. We may also provide advice regarding investments held in Client's portfolio at the inception of our advisory relationship and/or other investment types not listed above, at the Client's request.

When we provide investment management services, Clients grant us limited authority to buy and sell securities on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure.

Assets Under Management Investment Management Services

Our firm provides continuous discretionary investment management advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy statement or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background. Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as risk tolerance and tax considerations.

We primarily advise our Clients regarding investments in stocks, bonds, mutual funds, ETFs, U.S. government and municipal securities, and cash and cash equivalents. We may also provide advice regarding investments held in Client's portfolio at the inception of our advisory relationship and/or other investment types not listed above, at the Client's request.

When we provide investment management services, Clients grant us limited authority to buy and sell securities on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure.

Clients with an Assets Under Management Investment Management Services arrangement may also elect to utilize our Financial Planning Services at no additional cost. Throughout this engagement, we will periodically address various items including but not limited to financial goals, retirement planning, investment planning, tax planning, cash flow and debt management, employee benefit planning, insurance and risk management planning, charitable planning, estate planning, and college planning. The planner will monitor the plan, recommend any appropriate changes, and ensure the plan is up-to-date as the Client's situation, goals, and objectives evolve.

Client Tailored Services and Client Imposed Restrictions

We tailor the delivery of our services to meet the individual needs of our Clients. We consult with Clients initially and on an ongoing basis, through the duration of their engagement with us, to determine risk tolerance, time horizon and other factors that may impact the Clients' investment and/or planning needs.

Clients are able to specify, within reason, any restrictions they would like to place as it pertains to individual securities and/or sectors that will be traded in their account. All such requests must be provided to LFP in writing. LFP will notify Clients in writing if they are unable to accommodate any requests.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets Under Management

As of December 31, 2023, LFP has $2,693,147 in discretionary and $0 in non-discretionary assets under management.

Item 5: Fees and Compensation

Please note, unless a Client has received this brochure at least 48 hours prior to signing an Advisory Contract, the Advisory Contract may be terminated by the Client within five (5) business days of signing the Advisory Contract without penalty.

How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Advisory Contract for more detailed information regarding the exact fees you will be paying. No increase to the agreed-upon advisory fees outlined in the Advisory Contract shall occur without prior Client consent.

Initial Financial Planning Service

We charge a flat fixed fee for Initial Financial Planning Service. Fixed fee rates range from $1,000 to $10,000 and with the initial engagement LFP generally collects a portion of the fee in advance with the remainder due upon completion of the services and delivery of the plan. The initial fee covers the initial construction of the comprehensive financial plan and prioritized action plan. The work will commence immediately after the fee is paid, and the length of time required to complete and deliver the plan is dependent on several factors including the needs of the Client, the Client's ability to provide any necessary information and documentation, complexity of their financial situation. Upon delivery of the financial plan and action plan, the Initial Financial Planning Service engagement will terminate. Advisor may reduce or waive the Initial Financial Planning Service fee at the Advisor's sole discretion, and fees will be outlined in writing in your Financial Planning agreement. At no time do we require prepayment of $500 or more six months or more in advance of rendering the services. Fees for this service may be paid by electronic funds transfer or credit card.

Comprehensive Financial Planning Services

Comprehensive Financial Planning Services are offered via a Fixed Flat Annual Fee paid monthly in arrears ranging from $416.67 to $2,500 per month. The fee range is dependent upon variables including the specific and unique needs of the Client, complexity, asset composition, estimated time, research, and firm resources required to provide services to you, among other factors we deem relevant. Fees will be outlined in writing in your Advisory Contract and Advisor may reduce the monthly fee at the Advisor's sole discretion. Flat fees for this service can be debited directly from client investment accounts, or the client may choose to pay by electronic funds transfer or credit card.

Assets Under Management Investment Management Services

Assets Under Management Investment Management Services are offered for discretionary investment management. The fee is based on a percentage of assets under management. The annualized fees for investment management services are based on the following fee schedule:

Assets Under Management	Annual Advisory Fee
$0 - $500,000	1.00%
$500,001 - $1,000,000	0.80%
$1,000,001 - $2,000,000	0.60%
$2,000,001 - $5,000,000	0.40%
$5,000,001 and Above	0.20%

The annual advisory fee is paid monthly in arrears based on the value of Client's account(s) as of the last day of the billing period. The advisory fee is a blended tier. For example, for assets under management of $1,000,000, a Client would pay 1.00% on the first $500,000 and 0.80% on the remaining balance. The monthly fee is determined by the following calculation: [($500,000 x 1.00%) + ($500,000 x 0.80%)] ÷ 12 = $750.00. Another example, for assets under management of $2,500,000, a Client would pay 1.00% on the first $500,000, and 0.80% on $500,001 - $1,000,000, and 0.60% on $1,000,001 - $2,000,000, and 0.40% on the remaining balance. The monthly fee is determined by the following calculation: [($500,000 x 1.00%) + ($500,000 * 0.80%) + ($1,000,000 x 0.60%) + ($500,000 x 0.40%)] ÷ 12 = $1,416.67.

In determining the advisory fee, we may allow accounts of members of the same household to be aggregated and "householded" together to take advantage of various breakpoints. LFP relies on the valuation as provided by Client's custodian in determining assets under management. Our advisory fee is prorated for any partial billing periods occurring during the engagement, including the initial and terminating billing periods. Clients may make additions or withdrawals from their account at any time; however, LFP reserves the right to adjust our advisory fees on a pro-rata basis on account of any such cash-flow transactions.

LFP does not charge a minimum annual fee to clients, and we do not require a minimum level of assets under management to establish a relationship with the firm. At no point will the fee charged to the client exceed 3% of assets under management with the firm.

Fee Payment

For clients engaged in Fixed Flat Annual Fee retainer for Comprehensive Financial Planning Services, we deduct our advisory fee from one or more account(s) held at an unaffiliated third-party custodian, as directed by the Client. Please refer to Item 15 of this Brochure regarding our policy on direct fee deduction. Clients may also pay by electronic funds transfer (EFT) or check. We use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

For clients engaging in Assets Under Management Investment Management Services, we deduct our advisory fee from one or more account(s) held at an unaffiliated third-party custodian, as directed by the Client. Please refer to Item 15 of this Brochure regarding our policy on direct fee deduction. Clients may also pay by electronic funds transfer (EFT) or check. We use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending custodians for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

Clients may incur fees from third-party professionals such as accountants and attorneys that LFP may recommend, upon Client request. Such fees are separate and distinct from LFP's advisory fees.

Terminations and Refunds

For Initial Financial Planning Services, this service is not an ongoing engagement, thus upon delivery of the financial plan and action plan, the Advisory Contract will automatically be terminated. In the event of early termination prior to the initial plan being delivered, fees will be prorated and any unearned fees will be refunded to the Client.

For the Flat Fee Annual Retainer model for Ongoing Financial Planning Services or Assets Under Management Investment Management Services, the Advisory Contract may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the Advisory Contract. Clients will be responsible for payment of fees up to the date of termination, based on the percentage of work completed by the Advisor.

Sale of Securities or Other Investment Products

Advisor and its supervised persons do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and investment management services to individuals and high net-worth individuals.

We do not have a minimum account size requirement.

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

Below is a brief description of our methods of analysis and primary investment strategies.

Methods of Analysis

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market.

Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Modern Portfolio Theory (MPT)
The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Mutual Fund and/or ETF Analysis: We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in other funds in the Client's portfolio. In addition, we monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the fund or ETF less suitable for the Client's portfolio.

Investment Strategies

Asset Allocation
In implementing our Clients' investment strategy, we begin by attempting to identify an appropriate ratio of equities, fixed income, and cash (i.e. "asset allocation") suitable to the Client's investment goals and risk tolerance.

A risk of asset allocation is that the Client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of equities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the Client's goals. We attempt to closely monitor our asset allocation models and make changes periodically to keep in line with the target risk tolerance model.

Passive and Active Investment Management
We may choose investment vehicles that are considered passive, active, or a combination of both styles.

Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio.

Active investing involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Actively managed funds are also designed to reduce volatility and risk.

We may engage in both passive and active investing in Client's portfolio. However, we strive to construct portfolios of funds and individual securities that we believe will have the greatest probability for achieving our Clients' personal financial goals with the least amount of volatility and risk rather than attempt to outperform an arbitrary index or benchmark.

Specific investment selections are based on a number of factors that we evaluate in order to select, what we believe to be, the highest quality funds or individual securities for our Clients. These factors include but are not limited to underlying holdings of funds, percentage weighting of holdings within funds, liquidity, tax efficiency, bid/ask spreads, and other smart/strategic beta factors. These factors may or may not result in the lowest cost ETFs and mutual funds available when utilizing funds in a Client's portfolio, but we strive to keep internal fund expenses as low as possible.

Socially Responsible Investing
We may utilize various socially conscious investment approaches if a Client desires. LFP may construct portfolios that utilize mutual funds, ETFs, or individual securities with the purpose of incorporating socially conscious principles into a Client's portfolio. These portfolios may sometimes also be customized to reflect the personal values of each individual, family, or organization. This allows our Clients to invest in a way that

aligns with their values. LFP may rely on mutual funds and ETFs that incorporate Environmental, Social and Governance ("ESG") research as well as positive and negative screens related to specific business practices to determine the quality of an investment on values-based merits. Additionally, LFP may construct portfolios of individual securities in order to provide Clients with a greater degree of control over the socially conscious strategies they are utilizing. LFP relies on third-party research when constructing portfolios of individual securities with socially conscious considerations.

If you request your portfolio to be invested according to socially conscious principles, you should note that returns on investments of this type may be limited and because of this limitation you may not be able to be as well diversified among various asset classes. The number of publicly traded companies that meet socially conscious investment parameters is also limited, and due to this limitation, there is a probability of similarity or overlap of holdings, especially among socially conscious mutual funds or ETFs. Therefore, there could be a more pronounced positive or negative impact on a socially conscious portfolio, which could be more volatile than a fully diversified portfolio.

Long-term/Short-term purchases
We purchase securities and generally hold them in the Client's account for a year or longer. Short-term purchases may be employed as appropriate when:

- We believe the securities to be currently undervalued, and/or
- We want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above (premium) or below (discount) their net asset value and an ETF purchased at a premium may ultimately be sold at a discount; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Criminal or Civil Actions
LFP and its management persons have NOT been involved in any criminal or civil action.

Administrative Enforcement Proceedings
LFP and its management persons have NOT been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings
LFP and its management persons have NOT been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of LFP or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliation
Neither LFP or its management persons is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Other Affiliations
Neither LFP or its management persons is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

Related Persons
Neither LFP or its management persons have any relationship or arrangement with any related parties.

Recommendations or Selections of Other Investment Advisers
LFP does not recommend or select other investment advisers for our clients.

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

As a fiduciary, our firm has a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This Code of Ethics does not attempt to identify all possible conflicts of interest, and compliance with each of its specific provisions will not shield our firm or its access persons from liability for misconduct that violates a fiduciary duty to our Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Access persons shall offer and provide professional services with integrity.
- Objectivity - Access persons shall be objective in providing professional services to Clients.
- Competence - Access persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Access persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Access persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Access persons conduct in all matters shall reflect the credit of the profession.
- Diligence - Access persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its access persons, or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, principal transaction, among others.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm, its access persons, and its related persons may buy or sell securities similar to, or different from, those we recommend to Clients. In an effort to reduce or eliminate certain conflicts of interest, our Code of Ethics may require that we restrict or prohibit access persons' transactions in specific reportable securities. Any exceptions or trading pre-clearance must be approved by LFP's Chief Compliance Officer in advance of the transaction in an account. LFP maintains a copy of access persons' personal securities transactions as required.

Trading Securities At/Around the Same Time as Client's Securities

From time to time our firm, its access persons, or its related persons may buy or sell securities for themselves at or around the same time as they buy or sell securities for Clients' account(s).

To address this conflict, it is our policy that neither our firm or access persons shall have priority over Clients' accounts in the purchase or sale of securities.

Item 12: Brokerage Practices

Factors Used to Select Custodians

LFP does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending custodians, we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian's services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian's:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Charles Schwab, an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC").

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Charles Schwab may provide us with certain services that may benefit us.

Charles Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services.

This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

1. **Services that benefit you.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.

2. **Services that may not directly benefit you.** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
    - provide access to Client account data (such as duplicate trade confirmations and account statements)
    - facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
    - provide pricing and other market data
    - facilitate payment of our fees from our Clients' accounts
    - assist with back-office functions, recordkeeping, and Client reporting

3. **Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
    - Educational conferences and events
    - Consulting on technology, compliance, legal, and business needs
    - Publications and conferences on practice management and business succession

4. **Your brokerage and custody costs.** For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees

Brokerage for Client Referrals

We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

Our firm requires Clients establish account(s) at Charles Schwab to execute transactions through. We will assist with establishing your account(s) at Charles Schwab, however, we will not have the authority to open accounts on the Client's behalf. Not all investment advisers require their Clients to use their recommended custodian. By requiring that Clients use Charles Schwab, we may be unable to achieve most favorable execution of Client transactions, and this practice may cost Clients more money. We base our recommendations on the factors disclosed in Item 12 herein and will only recommend custodians if we believe it's in the best interest of the Client.

We do not permit Clients to direct brokerage (direct us to a broker-dealer of your choosing).

Aggregating (Block) Trading for Multiple Client Accounts

Aggregating orders, batch trading, or block trading is a process where trades for the same securities are purchased or sold for several clients at approximately the same time. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy to implement all client orders on an individual basis. Therefore, we do not aggregate or “block” client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Item 13: Review of Accounts

Periodic Reviews
Kevin Rademacher, CEO and CCO of LFP, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. LFP does not provide specific reports to Clients, other than financial plans. Clients who engage us for investment management services will have their account(s) reviewed regularly on a quarterly basis by Kevin Rademacher, CEO and CCO. The account(s) are reviewed with regards to the Client’s investment policies and risk tolerance levels.

Triggers of Reviews
Events that may trigger a special review would be unusual performance, addition or deletions of Client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Review Reports
Clients will receive trade confirmations from the custodian(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

LFP does not provide written performance or holdings reports to Investment Management Clients outside of what is provided directly by their custodian.

Item 14: Client Referrals and Other Compensation

Compensation Received by Lifetime Financial Planners LLC

LFP is a fee-only firm that is compensated solely by its Clients. LFP does not receive commissions or other sales-related compensation. Except as mentioned in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

Client Referrals from Solicitors

LFP does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

LFP does not hold, directly or indirectly, Client funds or securities, or have any authority to obtain possession of them. All Client assets are held at a qualified custodian.

If LFP deducts its advisory fee from Client's account(s), the following safeguards will be applied:

i. The Client will provide written authorization to LFP, permitting us to be paid directly from Client's accounts held by the custodian.
ii. The custodian will send at least quarterly statements to the Client showing all disbursements from the accounts, including the amount of the advisory fee.

In jurisdictions where required, LFP will send an itemized invoice to the Client at the same time it instructs the custodian to debit the advisory fee. Itemization includes the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee.

We urge you to carefully review custodial statements and compare them to the account invoices or reports that we may provide to you and notify us of any discrepancies. Clients are responsible for verifying the accuracy of these fees as listed on the custodian's brokerage statement as the custodian does not assume this responsibility. Our invoices or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, LFP has discretionary authority and limited power of attorney to determine the securities and the amount of securities to be bought or sold for a Client's account without having to obtain prior Client approval for each transaction. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account(s). Additionally, the discretionary relationship will be outlined in the Advisory Contract and signed by the Client.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to our Clients, nor have we been the subject of any bankruptcy proceeding. We do not have custody of Client funds or securities, except as disclosed in Item 15 above, or require or solicit prepayment of more than $500 in fees six months or more in advance.

Item 19: Requirements for State-Registered Advisers

Principal Officers
Kevin Rademacher serves as LFP’s sole principal and CCO. Information about Kevin Rademacher’s education, business background, and outside business activities can be found on his ADV Part 2B, Brochure Supplement attached to this Brochure.

Outside Business
All outside business information, if applicable, of LFP is disclosed in Item 10 of this Brochure.

Performance-Based Fees
Neither LFP nor Kevin Rademacher is compensated by performance-based fees.

Material Disciplinary Disclosures
No management person at LFP has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities
LFP nor Kevin Rademacher have any relationship or arrangement with issuers of securities.

Item 1: Cover Page

Lifetime Financial Planners LLC

18911 Hardy Oak Blvd, Suite 226
San Antonio, TX 78258
(512) 400-9211

Form ADV Part 2B – Brochure Supplement

Dated: January 10, 2024

For

Kevin Rademacher

CEO and Chief Compliance Officer

This brochure supplement provides information about Kevin Rademacher that supplements the Lifetime Financial Planners LLC ("LFP") brochure. A copy of that brochure precedes this supplement. Please contact Kevin Rademacher if the LFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Kevin Rademacher is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 5278001.

Item 2: Educational Background and Business Experience

Kevin Rademacher
Born: 1978

Educational Background

- 2017 – Master of Science, Personal Financial Planning, College for Financial Planning
- 2005 – Graduate Certificate, Personal Financial Planning, Florida State University
- 2003 – Bachelor of Science, Business, Excelsior College

Business Experience

- 09/2023 – Present, Lifetime Financial Planners LLC, CEO and CCO
- 10/2018 – 08/2023, Financial Life Advisors LLC, Senior Wealth Manager
- 04/2018 – 07/2018, The Bank of San Antonio Wealth Advisors, Executive Vice President
- 03/2015 - 03/2018, Broadway Bank Wealth Management, Senior Vice President, Wealth Advisor
- 01/2007 - 02/2015, USAA Financial Planning & Wealth Management, Senior Financial Planner
- 06/2002 - 01/2007, U.S. Bank Private Client Group, Assistant Vice President, Trust Officer
- 08/2001 - 06/2002, Mayo Clinic, Medical Assistant
- 07/1996 - 07/2001, United States Navy, Hospital Corpsman

Professional Designation(s)

CFP® (Certified Financial Planner):
Kevin Rademacher is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Kevin Rademacher may refer to themself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Kevin Rademacher may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Retirement Planning Counselor℠, CRPC®:
The CHARTERED RETIREMENT PLANNING COUNSELOR℠, and CRPC® are trademarks or registered service marks of the College for Financial Planning in the United States and/or other countries.
The CRPC® designation is a voluntary designation; no federal or state law or regulation requires financial planners to hold a CRPC® designation. Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real Client situations.

To be entitled to use this CRPC® mark, candidates must successfully complete the specialized graduate-level program that focuses exclusively on retirement planning and pass an examination, sign a code of professional ethics and complete a disclosure form attesting to their adherence to the College for Financial Planning "Standards of Professional Conduct" and to disclose any investigations or legal proceedings relating to professional or business conduct. Designees must also acknowledge adherence to the College's Terms and Conditions governing the use of the College's Marks. Authorization for continued use of the professional designation must be renewed every two years at the end of the authorization period, with subsequent authorization periods being two years in length. In addition, all CRPC® designees must sign a commitment to ongoing continuing education to ensure that they receive up-to-date information about current issues impacting the area of retirement planning. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

Violations of the College's Standards of Professional Conduct are subject to disciplinary procedures based on the seriousness of the situation and may include, but are not limited to: Reprimand, Suspension and/or Revocation.

Item 3: Disciplinary Information
Kevin Rademacher has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities
Kevin Rademacher is not involved in any outside business activities.

Item 5: Additional Compensation
Kevin Rademacher does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through LFP.

Item 6: Supervision

Kevin Rademacher as Chief Compliance Officer of LFP, supervises the advisory activities of our firm. Kevin Rademacher is bound by and will adhere to the firm’s policies and procedures and Code of Ethics. Clients may contact Kevin Rademacher at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Kevin Rademacher has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.