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Your Richest Life, LLC

DBA Your Richest Life

**Form ADV Part 2A – Firm Brochure**

469-708-7975

1008 Ridge Rd

Rockwall, TX 75087

June 15, 2018

This Brochure provides information about the qualifications and business practices of Your Richest Life, LLC dba “Your Richest Life”. If you have any questions about the contents of this Brochure, please contact us at 469-708-7975. 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.

Your Richest Life is registered as an Investment Adviser with the State of Texas. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Your Richest Life is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s CRD number of 171609.

# Item 2: Material Changes

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## **Annual Update**

The Material Changes section of this brochure will be updated annually, or when material changes occur since the previous release of the Firm Brochure.

The assets under management have been updated as to those managed as of December 31, 2017.

- Your Richest Life will as of March 31, 2018 accept accounts on either a discretionary or non- discretionary basis. Please see details in Items 4, and 5 of this brochure.
- There has also been a change in the fees for Financial Planning services and fees for Hourly consultations, which are noted in Item 5 of this brochure. These changes will be effective as of March 31, 2018.
- We updated the Qualified Plan Consulting Services section in Item 4 to reflect that Your Richest Life is a 3(21) plan fiduciary to qualified retirement plans.
- We updated information to reflect that Your Richest Life has constructive custody because of our ability to directly deduct our management fees from client accounts.
- We changed information pertaining to Discretion pertaining to the Investment Management Services.

If you have any questions regarding these changes, please contact Katie Brewer at 469-708-7975 or at [katie@yrlplanning.com](mailto:katie@yrlplanning.com)

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# Item 4: Advisory Business

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## **Description of Advisory Firm**

Your Richest Life, LLC is a financial planning and investment advisory firm. We were founded in June 2014. Katie Brewer is the principal owner and the only licensed Investment Advisor Representative of Your Richest Life. The non-discretionary Assets Under Management as of 12/31/2017 were \$4,148,813.23 for 19 accounts.

## **Types of Advisory Services**

### **Comprehensive Financial Planning**

This service involves working one-on-one with a planner over an extended period of time. By paying a monthly/quarterly retainer, clients get continuous access to a planner who will work with them to design their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, a client will be guided through establishing their goals and values around money. The client will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning.

Once the client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals, suitability, and objectives. If follow up meetings are required, we will schedule at the client's convenience.

The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On at least an annual basis there will be a full review of this plan in person, if possible, or a phone call, depending on the client's location, to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

## Financial Planning

We provide financial planning services on topics to include retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (i.e., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **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 of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that 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.
- **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 as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid.

- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified 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. There will be no compensation paid to or received from an attorney contact provided by Your Richest Life. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial 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.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

- **Risk Management:** 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, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that 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 approval.

## **Investment Management Services**

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous 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 investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may 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 (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

## **Qualified Plan Consulting Services**

We provides advisory services to plan sponsors of employer-sponsored retirement plans for which it has been specifically engaged, in addition to supporting affiliated companies through other non-advisory services to retirement plans for corporations and other business entities as a 3(21) fiduciary. Such advisory services can include recommending selection and/or de-selection and replacement of individual investment options pursuant to agreed investment criteria. The primary clients for these services will be pension, profit sharing, 401(k) and other small business plans.

In recommending and monitoring investment options for employer-sponsored retirement plans, we look for reliable fund companies that have a consistent track record and steady performance. Once a fund company is identified for possible selection for a particular retirement plan product, we conduct an in-depth review of the company's operations, funds, and personnel before determining if the company's funds as investment options. Quantitative and qualitative factors such as the regional exposure, fund management, and asset size/growth are also evaluated. The fund companies are monitored on a continuous basis at the firm level. We will assist in the construction of the portfolio by ensuring all core asset classes are covered to offer full diversification opportunities. However, the final decision of which funds to select is up to the plan sponsor and/or consultant.

Clients may engage us to provide qualified retirement plan consulting services. Qualified retirement plan consulting services may include, but is not necessarily limited to, development and maintenance of model investment portfolios, recommendations regarding investment selection, educational presentations to Plan participants, and ability to consult on a one-on-one basis with Plan Participants. The exact suite of services provided to a client will be listed and detailed in the Qualified Retirement Plan Consulting Agreement.

We will submit allocation instructions to the designated record-keeper or third-party administrator based upon consultation and agreement from the plan trustees for Client. Client funds and assets will be held with a third-party that will serve as the client's qualified custodian. In the event a client contracts us for one-on-one consulting services with Plan Participants, such services would be consultative in nature and do not involve the Firm implementing recommendations in individual participant accounts. We will not execute transactions on behalf of Client. It will be the responsibility of each Participant to implement changes in their individual accounts.

## **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the information supplied by the client, and their objectives, suitability and goals.

The client's financial plan includes an investment plan that is created with an asset allocation target based off a client's current situation (income, tax levels, and risk tolerance levels). This investment plan is used to create and manage a portfolio with respect to the allocation target, needs and restrictions.

If the client's objectives require the services of a third party money manager, Your Richest Life may suggest a third party money manager. The final choice is up to the client.

### **Wrap Fee Programs**

We do not participate in or sponsor wrap fee programs.

## **Item 5: Fees and Compensation**

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Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

### **Comprehensive Ongoing Financial Planning**

Comprehensive Financial Planning consists of an upfront charge of \$1,200 to \$6,000, dependent on the scope, complexity and needs of the client and an ongoing fee that is paid monthly, in advance, at the rate of \$100 to \$500 per month. The fee may be negotiable in certain cases at the discretion of the advisor. If the engagement is terminated within 48 hours of signing the client service agreement, no fees would be due and any unearned prepaid fees would be refunded. Should client terminate the engagement after this date, client is responsible and will be invoiced for any time charges incurred by Your Richest Life in the preparation of their plan. The ongoing service may be terminated with 30 days' written and/or email notice. Upon termination of any account, the fee will be prorated and any unearned fee will be refunded to the client. The client will be directly invoiced.

### **Flat Fee Financial Planning**

Financial Planning will generally be offered on a fixed fee basis. Fixed fees will be determined on a case by case basis with the fee based on the complexity of the situation and the needs of

the client. The fixed fee will be agreed upon in the client contract before the start of any work. The fixed fee can range between \$450 to \$6,000, dependent on the scope, complexity and needs of the client. The fee may be negotiable in certain cases at the discretion of the advisor. If the engagement is terminated within 48 hours of signing the client service agreement, no fees would be due and any unearned prepaid fees would be refunded. Should client terminate the engagement after this date, client is responsible and will be invoiced for any time charges incurred by Your Richest Life in the preparation of their plan. If a fixed fee program is chosen, the client can pay the full fee upfront, or half of the fee is due at the beginning of process and the remainder is due at completion of work. Your Richest Life will not bill an amount above \$500.00 more than 6 months in advance.

### Hourly Financial Planning

In special circumstances, financial planning may be offered on an hourly basis at a rate of \$200 per hour.

### Investment Management Services

Our standard investment management fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
\$0 - \$500,000	0.95%
\$500,001 - \$1,000,000	0.85%
\$1,000,001 - \$2,000,000	0.75%
\$2,000,000 and Above	Negotiable

These fees are negotiable and are pro-rated and paid in advance on a monthly basis. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. Advisory fees are directly debited from client accounts, or the client may choose to pay by check. In cases where Advisor fees are directly deducted, Advisor is required to a.) Obtain client authorization, b.) Send a copy of the invoice to the client at the same time that the IA directs invoice to the custodian for payment, c.) Disclose that the custodian will send quarterly invoices to the client wherein Advisor fees are itemized.

Accounts initiated or terminated during a calendar month will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with

written notice at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client.

### Qualified Plan Consulting Services

Plan Assets	Annual Advisory Fee
<b>\$0 - \$500,000</b>	0.95%
<b>\$500,001 - \$1,000,000</b>	0.85%
<b>\$1,000,001 - \$2,000,000</b>	0.75%
<b>\$2,000,001- \$3,000,000</b>	0.65%
<b>\$3,000,000</b>	Negotiable

These fees are negotiable and are pro-rated. The actual fee charged to a client will be noted in the Qualified Retirement Plan Consulting Agreement. Fees are generally deducted from the Plan by the custodian and paid to Your Richest Life based upon the custodian's receipt of written authorization to have the fees deducted from the Client's account and paid to the Firm. The Plan custodian will send statements to the Plan, at least quarterly, showing all disbursements from the Plan, including the amount of the advisory fee paid and when such fee is deducted directly from the Plan. Certain expenses incurred by Your Richest Life in order to perform the agreed upon Plan services will be considered outside of the standard fee for services described above and will be billed directly to client in addition to the agreed upon service fee indicated. In addition to Your Richest Life's compensation, the Client will also incur charges imposed at the mutual fund or investment level (e.g. other fund expenses) and charges imposed by the Plan custodian and Third-Party Administrator (if applicable). A description of the fees and expenses of the underlying investments are available in each investment company security's prospectus. Brokerage commissions and/or transaction ticket fees charged by the custodian will be billed directly to Client by the custodian. The Firm will not receive any portion of such brokerage commissions or transaction fees from the custodian or Client.

Accounts initiated or terminated during a calendar month will be charged a pro-rated fee based on the amount of time remaining in the billing period. The Qualified Retirement Plan Consulting Agreement may be terminated by either Client's authorized representative or Your Richest Life with written notice to the other party at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client. The Qualified Retirement Plan

Consulting Agreement terminates upon failure of the Client to pay Service Fees pursuant to the terms stated in that Agreement.

The custodian will provide the client with new account documents, including if necessary the discretion for the advisor to withdraw client funds for the payment of advisory fees. That same custodian will outline to the clients the schedule for the withdrawal of advisory fees, which will be included in the agreement provided by the manager. The third party billing frequency may be different from the usual billing frequency of Your Richest Life, which bills monthly in advance for Investment Management Services. Any questions about the policy of the third party custodian should be addressed directly to that third party custodian.

## **Group Workshops**

Group education workshops may be presented on financial planning topics. There may be a fee for educational workshops. Workshop fees are flat fees based on material costs and internal estimates for preparation and presentation time at \$200 per hour. In the event there is a charge to workshop attendees, the fee will be published on the workshop announcement.

## **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by custodians, broker-dealers, 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. These fees and expenses will be outlined by the client's chosen broker dealer, custodian, or third party, or manager. 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 broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

Your Richest Life may direct clients to third party money managers. Your Richest Life will charge clients a management fee that is separate and distinct from any third party advisor fee. This relationship will be disclosed in each contract between Your Richest Life and each third party advisor.

We 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

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We do not charge performance-based fees or conduct any side-by-side management

## Item 7: Types of Clients

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We provide financial planning and portfolio management services to individuals and high net-worth individuals and pension and profit sharing plans. We do not have a minimum account size requirement. All clients are required to execute an agreement for services in order to establish a client arrangement with us and/or the sponsor of third-party money manager platforms.

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

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When clients have us complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, the primary methods of investment analysis are fundamental, technical, and cyclical 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.

**Technical analysis** involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices.

**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.

## **Passive Investment Management**

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised 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. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management 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. Academic research indicates most active managers underperform the market.

## **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.

**Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

**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.

**Concentration Risk:** Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

**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. All risks outlined are detailed by the asset managers chosen by the client. These securities may include commercial paper, common stocks, corporate bonds, bank obligations, municipal bonds, options and other derivatives, exchange traded funds, and investment companies.

## Item 9: Disciplinary Information

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Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Your Richest Life or the integrity of our management. We have no information applicable to this Item.

## Item 10: Other Financial Industry Activities and Affiliations

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Katie Brewer currently does not participate in other financial industry activities and is not affiliated with other financial firms.

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

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As a fiduciary, our firm and its associates have 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.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.

- Competence - Associated 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 - Associated 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 - Associated 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 - Associated persons' conduct in all matter shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete code of ethics to any client or potential client.

A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

## Item 12: Brokerage Practices

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### **Factors Used to Select Custodians and/or Broker-Dealers**

Your Richest Life, LLC does not have any affiliation with any broker-dealers. Custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

#### **1. Research and Other Soft-Dollar Benefits**

We do not receive soft dollar benefits.

#### **2. Brokerage for Client Referrals**

We receive no 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**

We do recommend a custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Your Richest Life and its related persons will not allow clients to direct Your Richest Life to use a specific broker-dealer to execute transactions. Clients must use the Your Richest Life recommended broker-dealer. Not all investment advisers require their clients to use a specific broker-dealer or custodian. By requiring clients to use a specific broker-dealer, YRL may be unable to achieve the most favorable execution of client transactions and this may cost clients' money over using a lower-cost custodian.

### **Aggregating (Block) Trading for Multiple Client Accounts**

As a matter of policy and practice, Your Richest Life does not generally block client trades and, therefore, we implement client transactions separately for each account. Consequently, certain client trades may be executed before others, at a different price. Additionally, our clients may not receive volume discounts available to advisers who block client trades. Many investment advisers do aggregate, or block trades for you. This does not diminish our duty to act in the best interests of our clients, including seeking best execution of trades for client accounts.

## **Item 13: Review of Accounts**

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Katie Brewer, President and CCO of Your Richest Life, 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. Your Richest Life does not provide specific reports to clients, other than financial plans.

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Katie Brewer, President and CCO of Your Richest Life. During the regular review the account's performance is compared against like-managed accounts to identify any unacceptable performance deviation. Additionally, reasonable client imposed restrictions will be reviewed to confirm that they are being enforced. 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.

Clients will receive trade confirmations from the broker(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. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Your Richest Life will not provide written reports to Investment Management clients.

## Item 14: Client Referrals and Other Compensation

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We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

## Item 15: Custody

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Your assets and securities will be maintained by an unaffiliated, qualified custodian, such as a bank, broker/dealer, mutual fund companies or transfer agent. Your assets and securities are not held by our advisory firm or any associate of our firm. We are deemed to have constructive custody of client funds and securities due to our ability to directly deduct management fees from clients' accounts.

## Item 16: Investment Discretion

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We manage client accounts on either a discretionary or non-discretionary basis, as designated by the client and authorized on the Investment Management Agreement.

For those client accounts where we provide discretionary investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold, the amount of securities to be bought and sold and the timing of the trades. Investment discretion

is explained to clients in detail when an advisory relationship has commenced and would be designated on the Investment Management Agreement.

## Item 17: Voting Client Securities

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Your Richest Life does 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. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

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

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Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

# Item 19: Requirements for State-Registered Advisers

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Katie Brewer

Born: 1980

## **Educational Background**

- 2002 – Bachelor of Science, Texas A&M University
- 2007 – Certificate in Financial Planning, Southern Methodist University
- 2010 – MBA, Texas Tech University

## **Business Experience**

- 04/2014 – Present, Your Richest Life, LLC, President and CCO
- 09/2012 – 02/2014, LearnVest, Financial Planner
- 11/2011 – 01/2013, Placemark Investments, Marketing Manager
- 11/2010 – 11/2011, Thrivent Financial, Regional Marketing Specialist
- 12/2008 – 10/2010, Various Financial Planning Firms, Financial Planner
- 05/2007 – 12/2008, Quest Capital Management, Associate Financial Planner

## **Professional Designations, Licensing & Exams**

**CERTIFIED FINANCIAL PLANNER™, CFP®** and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 68,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or

university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Other Business Activities**

Katie Brewer is not involved with outside business activities.

### **Performance Based Fees**

Please refer to Item 6 of this brochure.

### **Material Disciplinary Disclosures**

No management person at Your Richest Life, LLC 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**

Your Richest Life, LLC, nor Katie Brewer, have any relationship or arrangement with issuers of securities.

# Your Richest Life, LLC

DBA Your Richest Life

## **Form ADV Part 2B – Brochure Supplement**

### **Cover Page**

469-708-7975

1008 Ridge Rd

Rockwall, TX 75087

March 31, 2018

*For*

### **Katie Brewer**

President and Chief Compliance Officer

This brochure supplement provides information about Katie Brewer that supplements the Your Richest Life, LLC (“Your Richest Life”) brochure. A copy of that brochure precedes this supplement. Please contact Katie Brewer if the Your Richest Life brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Your Richest Life, LLC is wholly owned by Katie Brewer. Ms. Brewer is the only Licensed Investment Adviser Representative associated with the firm and is the Managing Member and Chief Compliance Officer. Her education and business experience and hiring requirements are presented here for your consideration. Ms. Brewer is not associated with any other business activities and is not associated with a broker-dealer.

Additional information about Katie Brewer is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Ms. Brewer’s CRD number is 4841855.

# Item 2: Educational Background and Business Experience

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Katie Brewer

Born: 1980

## Educational Background

- 2002 – Bachelor of Science, Texas A&M University
- 2007 – Certificate in Financial Planning, Southern Methodist University
- 2010 – MBA, Texas Tech University

## Business Experience

- 04/2014 – Present, Your Richest Life, LLC, President and CCO
- 09/2012 – 02/2014, LearnVest, Financial Planner
- 11/2011 – 01/2013, Placemark Investments, Marketing Manager
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- 12/2008 – 10/2010, Various Financial Planning Firms, Financial Planner
- 05/2007 – 12/2008, Quest Capital Management, Associate Financial Planner

## Professional Designations, Licensing & Exams

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To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent

from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## Item 3: Disciplinary Information

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No management person at Your Richest Life, LLC has ever 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

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Katie Brewer is not involved with outside business activities.

## Item 5: Additional Compensation

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Katie Brewer does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Your Richest Life.

## Item 6: Supervision

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Katie Brewer, as President and Chief Compliance Officer of Your Richest Life, is responsible for supervision. She may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

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1. Katie Brewer has NOT been involved in any of the events listed below.
  - a. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - i. An investment or an investment-related business or activity;
    - ii. Fraud, false statements, or omissions;
    - iii. Theft, embezzlement, or other wrongful taking of property;
    - iv. Bribery, forgery, counterfeiting, or extortion; or
    - v. Dishonest, unfair, or unethical practices.
  - b. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - i. An investment or an investment-related business or activity;
    - ii. Fraud, false statements, or omissions;
    - iii. Theft, embezzlement, or other wrongful taking of property;
    - iv. Bribery, forgery, counterfeiting, or extortion; or
    - v. Dishonest, unfair, or unethical practices.
2. Katie Brewer has NOT been the subject of a bankruptcy petition at any time.