Item 1: Cover Page

Livet Wealth, LLC

Registered Investment Adviser
CRD # 337826

Form ADV Part 2A
Firm Brochure

August 31, 2026

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This brochure provides information about the qualifications and business practices of Livet Wealth, LLC. If you have any questions about the contents of this brochure, please contact us at (801) 893-8320 or by email at hyrum@livetwealth.com. 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.

Registration as a registered investment adviser does not imply a certain level of skill or training.

Additional information about Livet Wealth, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Livet Wealth, LLC's CRD number is: 337826.

Item 2: Material Changes

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.

Material Changes since the Last Update

Since the Initial Filing of this brochure on July 10, 2026, the following changes have been made:

- Item 4 has been amended to reflect an updated Asset Under Management calculation.
- Item 5 has been updated to amend the termination of services section.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

This section of the brochure addresses only those material changes that have occurred since the firm's last annual update.

At any time, the firm may update this document and either send clients a copy of its updated brochure or provide a summary of material changes to its brochure and offer to send an electronic or hard copy form of the updated brochure. At any time, clients are also able to download this brochure from the SEC's website at www.adviserinfo.sec.gov, or they may contact our firm to request a copy.

As with all firm documents, clients and prospective clients are encouraged to review this brochure in its entirety and are encouraged to ask questions at any time prior to or throughout the engagement.

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Important Information

Throughout this document, Livet Wealth, LLC may be referred to as "Livet Wealth," "the firm," "firm," "our," "we," or "us." A client or prospective client may be also referred to as "the client," "client," or "you," and refers to a client engagement involving a single person or two or more persons and may refer to natural persons or legal entities. The term "advisor" and "adviser" are used interchangeably except where accuracy in identification is necessary (e.g., an internet address, etc.).

Item 4: Advisory Business

Description of the Firm

Livet Wealth, LLC dba Livet Wealth is a Utah domiciled limited liability company. The firm has been registered to offer investment advisory services since 2025 although the owner Hyrum Smith began advising in May of 2015 at Financial Planning Office, LLC, which was registered as an investment advisory firm since 1994. Livet Wealth, LLC is wholly owned by Hyrum L. Smith, LLC, which is wholly owned by Hyrum Smith. Hyrum Smith also serves as the firm's Chief Compliance Officer.

Types of Advisory Services

Wealth Management Services

Livet Wealth offers Financial Planning Services and Portfolio Management Services, which are outlined below. We call the combination of these services, *Wealth Management Services*. Livet Wealth offers these services at three different levels (Foundation, Comprehensive, and Flagship), based on your individual needs and level of assets.

Foundational has no minimum assets under management (AUM) and includes our goal discovery process, aggregated financial accounts, ongoing phone and email access to an advisor regarding covered services, tax-efficient retirement savings and distribution strategies, comprehensive financial planning depending on your unique needs, ongoing access and updates to your financial plan, secure online vault, email and newsletter updates, personalized investment management, integrated portfolio statements, quality low-cost investments, and an annual review meeting with an advisor.

Comprehensive has a minimum AUM of $300,000 and includes all the Foundational offerings plus household-level portfolio management, tax projections to minimize taxes and estimate withholding, assistance with implementing tax-efficient retirement savings and distribution strategies, access to additional investment platforms and sub-advisors, and assistance with tax-efficient charitable giving.

Flagship has a minimum AUM of $10,000,000 and includes all the Comprehensive offerings plus estate plan analysis, legacy planning, access to further qualified alternative investments, management, and oversight of a personalized portfolio of alternative investments, coordination with attorney and accountant on investment strategies.

Financial Planning Services

The core of our Financial Planning Services is to provide our clients with a financial plan. Details about the Financial Planning Services are described below and agreed to in the client agreement.

Your financial plan may include the following items that are described in greater detail later in this section: cash flow analysis, debt management, risk management, employee benefits, retirement planning, education planning, tax projections and planning, investment consultation, charitable giving, and business consultation. Your plan may be as broad-based or narrowly focused as you desire. The incorporation of most or all the following components allow for not only a thorough analysis but also a refined focus of your goals and objectives. Note that when these services focus only on areas of your interest, your overall situation or needs may not be fully addressed. Our firm will present a summary of recommendations, guide you in the implementation of some or all of them at your request, and we encourage plan reviews thereafter.

A broad-based financial plan is an endeavor that requires significant detail. Therefore, certain variables can affect the cost involved in the development of such a plan, such as the quality of records, the complexity and number of current investments, the diversity of insurance products and employee benefits, the size of the potential estate, and special needs of the client and/or their dependents, among others. Per client request,

we may concentrate on reviewing only a specific area, such as an employer retirement plan allocation, college funding, or evaluating the sufficiency of a savings plan. When Financial Planning Services focus only on certain areas of client interest or need, the overall situation or needs may not be fully addressed due to limitations established by the client. In all instances involving our financial planning engagements, our clients retain discretion over implementation decisions and are free to accept or reject any recommendations we make.

Depending on the scope of the engagement, you may be asked to provide copies of financial documents as part of the process, such as:

- Tax returns or tax-related documents
- Insurance policies
- Mortgage and/or student loan information
- Wills, codicils, trusts, and other estate documents
- Divorce decree or separation agreement
- Information on current retirement plans and benefits provided by your employer
- Statements reflecting current investments in retirement and non-retirement accounts
- Employment or other business agreements you may have in place
- Completed risk profile questionnaires or other forms provided by our firm

While the individual services provided to each client may vary based on unique circumstances, the following services typically apply: an initial discovery and data gathering meeting, a financial plan report or access to financial planning software, ongoing support regarding covered services, and a financial plan review meeting. The focus of each meeting depends on the specific services requested and the needs of the client.

Cash Flow Analysis and Debt Management

A review of income and expenses determines current surplus or deficit which can inform recommendations about prioritizing how any surplus should be used, or how to reduce expenses if they exceed your income. Advice may also be provided regarding which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. Recommendations may also be made with respect to appropriate cash reserves for emergencies and other financial goals, and a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

Risk Management

A risk management review includes an analysis of exposures 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").

Employee Benefits

A review and analysis of employee benefits that you have available to you, as an employee, ensures that you are taking maximum advantage of your benefits. We may offer advice on employer-sponsored retirement plan or stock options, among other benefits that may be available to you.

Retirement Planning

Retirement planning typically includes building projections of the likelihood of achieving financial goals, with financial independence as an objective. For situations where projections show less than the desired results, recommendations may include making changes in certain variables (e.g., working longer, saving more, spending less, taking more risk with investments) and the impact those changes have on projections. 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 retirement years. Advice

may also be given on optimal Social Security and Medicare claiming strategies as well as tax strategies that aim to limit the amount of your Social Security benefit that will be taxed.

Education Planning

Education planning typically includes projecting the amount that will be needed to achieve post-secondary education funding goals. Advice may be provided regarding savings strategies and the "pros-and-cons" of various college savings vehicles that are available, strategies for paying for college, and education loan repayment strategies.

Estate Planning

Estate planning involves an analysis of current estate plans and exposures to estate and inheritance taxes. Recommendations may include encouragement to see a licensed attorney to create a new or revisions to a will, powers of attorney, trusts and other related documents. Advice may include ways to minimize or avoid future estate taxes by implementing relevant estate and gifting strategies. Estate planning also includes understanding the purpose behind your desired estate plans and helping you to create a plan that is in line with your long-term goals and values as well as your desires for your beneficiaries.

Tax Projections and Planning

Tax projections and planning may include strategies to minimize current and future income taxes as a part of your overall financial plan and help estimate withholding or quarterly estimated payments. Recommendations may be provided as to which type of account(s) or specific investments should be owned, where contributions should go, and from where distributions should come, based in part on their impact on your current and future income taxes. Consideration is also given for potential changes to federal, state and/or local tax laws and rates that may impact each client's situation.

Investment Consultation

Our investment consultation may involve providing information about the types of investment vehicles available, advice on stock options, investment analysis and strategies, asset selection, asset location, and portfolio design. It may include assisting you with investment accounts that are maintained at other broker/dealers or custodians. The strategies and types of investments that may be recommended are further discussed in Item 8 of this brochure.

Charitable Giving

We believe that giving generously is a key aspect of living with purpose or within your meaning. To give generously, individuals need to feel confident that they have enough to care for their own needs. We use the financial planning process to help clients achieve this assurance. We also provide clients with recommendations to give efficiently and effectively. These may involve various methods of charitable giving, such as donor-advised funds (DAFs), foundations, in-kind donations and direct giving. We may also provide guidance about how to evaluate charities to ensure that the money donated is being used effectively.

Business Consultation

Business owners may be consulted in a variety of ways that impact their financial situation, including business strategy, practice management, general financial advice, capital structure/table, and debt management. Business consultation may also involve coordinating with other financial institutions, attorneys, and/or accountants.

If a conflict of interest exists between the interests of Livet Wealth and the interests of the Client, the Client is under no obligation to act upon Livet Wealth's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through Livet Wealth. Financial plans will be completed and delivered inside of six (6) months contingent upon timely delivery of all required documentation.

Ongoing Financial Planning Services

Ongoing consultations are different than the planning offered above in that the clients are looking for ongoing support and services as opposed to creating a one-time plan. Ongoing consultations consist of one or more of the items as described above.

When engaging in ongoing consultations a client can expect the following:

- Meet at least once per year - in person or by video or telephone conference. Includes but is not limited to the following:
    - updated financial plan
    - tax projections or strategies
    - recommendations (as needed) on:
        - cash and debt planning
        - retirement planning
        - charitable giving
        - Social Security or Medicare
        - budget
        - estate planning/review
        - insurance planning
        - investment recommendations on assets held outside Livet Wealth (e.g. 401k, other employer plans)

If a conflict of interest exists between the interests of Livet Wealth and the interests of the Client, the Client is under no obligation to act upon Livet's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through Livet Wealth. Ongoing services will continue from year to year unless cancelled by either party.

Portfolio Management Services

Many of our clients engage our firm to implement the investment strategies that we recommended to you. Depending on your risk profile, goals and needs, among other considerations, your portfolio will involve the employment of one or more of our investment strategies as well as either a broad range or more narrowly focused choice of investment vehicles which are further discussed in Item 8 of this brochure.

We typically have our clients take a risk questionnaire, meet with them to discuss the results and discuss a proposed investment plan, and prepare an Investment Policy Statement (IPS) to reflect your objectives, time horizon, tolerance for risk, as well as any reasonable account constraints you may have for the portfolio. For example, you have the right to exclude certain securities (e.g., options, stocks, etc.) at your discretion. Each client's IPS is designed to be specific enough to provide future guidance while also allowing flexibility to work with changing market conditions. Since this effort is the product of information and data you provide, you may be asked to review it and provide your final approval. We will then develop a customized portfolio for you based on your unique situation, investment goals, and tolerance for risk. We manage your portfolio on a discretionary basis.

Livet Wealth offers discretionary and non-discretionary asset management services to advisory Clients. Livet Wealth will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

Discretionary

When the Client provides Livet Wealth discretionary authority the Client will sign a limited trading authorization or equivalent. Livet Wealth will have the authority to execute transactions in the account without seeking Client approval on each transaction.

When deemed appropriate for the Client, Livet Wealth may hire Sub-Advisors to manage all or a portion of the assets in the Client account. Livet Wealth has full discretion to hire and fire Sub-Advisors as we deem suitable. Sub-Advisors will maintain the models or investment strategies agreed upon between Sub-Advisor and Livet Wealth. Sub-Advisors execute trades on behalf of Livet Wealth in Client accounts. Livet Wealth will be responsible for the overall direct relationship with the Client. Livet Wealth retains the authority to terminate the Sub-Advisor relationship at Livet Wealth's discretion.

Non-Discretionary

When the Client elects to use Livet Wealth on a non-discretionary basis, Livet Wealth will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, Livet Wealth will obtain prior Client approval on each and every transaction before executing any transaction.

We want to note that it will remain your responsibility to promptly notify us if there are any changes in your financial situation and/or investment objectives for the purpose of our reviewing, evaluating, or revising previous account restrictions or firm investment recommendations.

ERISA Plan Services

Livet Wealth provides service to qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit-sharing plans, cash balance plans, and deferred compensation plans as either a 3(21) or 3(38) advisor:

Limited Scope ERISA 3(21) Fiduciary. Livet Wealth may serve as a limited scope ERISA 3(21) fiduciary that can advise, help and assist plan sponsors with their investment decisions. As an investment advisor Livet Wealth has a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using Livet Wealth can help the plan sponsor delegate liability by following a diligent process.

1. Fiduciary Services are:
    - Provide investment advice to the Client about asset classes and investment options available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection, retention, removal and addition of investment options. Livet Wealth acknowledges that it is a fiduciary as defined in ERISA section 3 (21) (A) (ii).
    - Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
    - Provide investment advice to the Plan Sponsor with respect to the selection of a qualified default investment option for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5) and 404(a)-5.
    - Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.
    - Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

2. Non-fiduciary Services are:

    - Assist in the education of Plan participants about general investment information and the investment options available to them under the Plan. Client understands Livet Wealth's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, Livet Wealth is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. Livet Wealth will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
    - Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

Livet Wealth may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Livet Wealth and Client.

3. Livet Wealth has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

    - Employer securities;
    - Real estate (except for real estate funds or publicly traded REITs);
    - Stock brokerage accounts or mutual fund windows;
    - Participant loans;
    - Non-publicly traded partnership interests;
    - Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
    - Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to Livet Wealth on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

ERISA 3(38) Investment Manager. Livet Wealth can also act as an ERISA 3(38) Investment Manager in which it has discretionary management and control of a given retirement plan's assets. Livet Wealth would then become solely responsible and liable for the selection, monitoring and replacement of the plan's investment options.

1. Fiduciary Services are:

    - Livet Wealth has discretionary authority and will make the final decision regarding the initial selection, retention, removal and addition of investment options in accordance with the Plan's investment policies and objectives.
    - Assist the Client with the selection of a broad range of investment options consistent with ERISA Section 404(c) and the regulations thereunder.
    - Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan.
    - Provide discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment option for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5).

2. Non-fiduciary Services are:

    - Assist in the education of Plan participants about general investment information and the investment options available to them under the Plan. Client understands the Livet Wealth's assistance in education of the Plan participants shall be consistent with and within the scope of the

Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, the Livet Wealth is not providing fiduciary advice as defined by ERISA to the Plan participants. Livet Wealth will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.

- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

Livet Wealth may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Livet Wealth and Client.

3. Livet Wealth has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

   - Employer securities;
   - Real estate (except for real estate funds or publicly traded REITs);
   - Stock brokerage accounts or mutual fund windows;
   - Participant loans;
   - Non-publicly traded partnership interests;
   - Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
   - Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to the Adviser on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without Client consent.

Wrap Fee Programs

We do not offer or sponsor any investment program involving wrapped (bundled) fees.

Client Assets Under Management

Livet Wealth has the following Client assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
$334,337,825	$736,964	July 31, 2026

General Information

Livet Wealth does not offer legal or tax preparation or compliance related services. With your prior written consent, we will work with your attorney or accountant to assist with the coordination and implementation of any accepted strategies. These other professionals will charge you separately for their services, and their fee is separate of our advisory fee.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

Wealth Management Services

For our Wealth Management Services (which includes both our Financial Planning Services and our Portfolio Management Services), we charge an asset-based fee, which is a regressively tiered schedule based on the level of a client's Assets Under Management (AUM). For clients with assets below $300,000, a separate monthly financial planning fee of up to $250, billed in advance, is due so long as the asset-based fee calculated pursuant to the fee table below is less than the monthly financial planning fee multiplied by three (3). The financial planning fee is negotiated depending on client circumstances, situations, needs, and level of service.

The asset-based fee is typically charged quarterly in advance, which means that at the beginning of each calendar quarter, you pay for the current quarter. The fee is determined by multiplying the aggregate account balance across all accounts in a client's household (two or more accounts owned by the Client) as of the last day of the preceding quarter by the annual percentages listed in the tiered fee schedule below. The result is then divided by four to determine the quarterly fee for the current quarter. If margin is utilized, the fees will be billed based on the gross asset value of the account. In addition, any deposits that occur during the quarter will follow the same calculation to be prorated by the number of days the funds were in the account and the fee will be added to the next quarter's fee billed in advance. Any withdrawals that occur during the quarter will result in the Client receiving a partial refund of prepaid fees based on the withdrawal amount and the number of days after the withdrawal in the quarter. This refund will be credited against or reduce the next quarter's fee billed in advance. If a client elects to terminate services (see Termination of Services section below) then the client will be issued a refund of fees prorated based on the number of days they were no longer a client in the quarter. If the asset-based fee is less than any applicable financial planning fee included in your client engagement agreement, then the financial planning fee will be assessed instead of the asset-based fee.

The asset-based fee is based on the tiered schedule below. For example, a client who has a total portfolio of $3,000,000 managed by our firm would be assessed an annualized fee of 1% for the first $1,000,000 and 0.75% on the next $2,000,000, for a blended rate of 0.833% on the $3,000,000 portfolio.

Assets Under Management	Annual Fees
First $1 Million ($0 - $1,000,000)	1.00%
Next $3 Million ($1,000,000.01-$4,000,000)	0.75%
Next $6 Million ($4,000,000.01-$10,000,000)	0.50%
Above $10 Million	0.25%

For the benefit of lowering your asset-based fee, we may aggregate accounts for the same individual or married couple, including accounts where a family member has power of attorney over another family member's assets, into a single household. Livet Wealth considers cash to be an asset class, and as such is included in fee calculations unless agreed upon otherwise with the client. If an Account does not contain sufficient funds to pay advisory fees, Livet Wealth has authority to sell or redeem securities in sufficient amounts to pay advisory fees. Please note that some clients may be charged a flat fee depending on client circumstances, situation, and needs that will not exceed 1.00%. Livet Wealth will ensure that any flat fee does not exceed any fee the Client would be subject to, based on the above fee schedule.

Livet Wealth may also utilize the services of Sub-advisors by executing Sub-advisory agreements with other registered investment advisor firms to manage Clients' investment portfolios accounts by executing a

SubAdvisory agreements with other registered investment advisor firms. If a Sub-advisor is engaged to execute its investment strategy within your account maintained at our custodian of record, the sub-advisor's annualized fee is in addition to our fee schedule above and can range from 0.15% to 0.55% of managed assets depending on the sub-advisory investment strategy utilized by us. For example, sub-advisory fees range from 0.15% for short duration bond or custom stock indexing strategies up to 0.55% for more actively managed stock strategies. Livet Wealth is not affiliated with any of its Sub-advisors. So similar to independently selecting and monitoring mutual funds and exchange-traded funds for its clients, Livet Wealth also independently selects and monitors the performance of Sub-advisors.

In the rare absence of a reportable market value, our firm may seek a third-party opinion from a recognized industry source (e.g., unaffiliated public accounting firm). A client may choose to separately seek such an opinion at their own expense as to the valuation of "hard-to-price" securities if they believe it to be necessary.

The first billing cycle will begin once your engagement agreement is executed with our firm and assets have settled into your account held by the custodian of record. Advisory fees for partial quarters will be prorated based on the remaining days in the reporting period in which our firm services the account.

Financial Planning Services

Fees for our Financial Planning Services take into consideration the number of services requested, the anticipated time involved in generating and executing the services, and other related factors that informed these estimates, such as the complexity of a client's financial situation and the assets that comprise a clients' overall value or net worth.

Livet Wealth charges an hourly fee of up to $300 per hour. Prior to entering into an agreement, we provide an estimate of the overall cost of the project based on the requested deliverables and the expected time involved. An initial deposit of 50% of the total estimated cost is due at the onset of the engagement; the remainder of the balance is due in full upon delivery of the final invoice, which coincides with the presentation of the agreed upon deliverables. Once the project is complete, the engagement ends, and no further services are provided until the client requests to enter a new agreement. Services are completed and delivered inside of six (6) months contingent upon timely delivery of all required documentation.

Ongoing Financial Planning Services

The Ongoing Financial Planning Engagement includes an initial fee that ranges from $100 - $2,000 as well as an annual fee that ranges from $1,800 to $24,000 per year. The initial, one-time set up fee must be paid prior to the commencement of the engagement. The annual fee is divided into twelve equal installments and is billed monthly in advance. Clients under this engagement agree fees will continue from year to year unless the client provides written notice of their desire to terminate 30 days in advance of the renewal date.

Portfolio Management Services

For our Portfolio Management Services, we charge an asset-based fee, which is a regressively tiered schedule. This asset-based fee is typically charged quarterly in advance, which means that at the beginning of each calendar quarter, you pay for the current quarter. The fee is determined by multiplying the aggregate account balance across all accounts in a client's household as of the last day of the preceding quarter by the annual percentages listed in the tiered fee schedule below. The result is then divided by four to determine the quarterly fee for the current quarter. If margin is utilized, the fees will be billed based on the gross asset value of the account. In addition, any deposits or withdrawals that occur during the quarter will follow the same calculation to be prorated by the number of days the funds were in the account. If the asset-based fee is less than any applicable minimum fee included in your client engagement agreement, then the minimum fee will be assessed instead of the asset-based fee. If a minimum fee applies, it may be paid monthly instead of quarterly.

The asset-based fee is based on the tiered schedule below. For example, a client who has a total portfolio of $3,000,000 managed by our firm would be assessed an annualized fee of 1% for the first $1,000,000 and 0.75% on the next $2,000,000, for a blended rate of 0.833% on the $3,000,000 portfolio.

Assets Under Management	Annual Fees
First $1 Million ($0 - $1,000,000)	1.00%
Next $3 Million ($1,000,000.01-$4,000,000)	0.75%
Next $6 Million ($4,000,000.01-$10,000,000)	0.50%
Above $10 Million	0.25%

For the benefit of lowering your asset-based fee, we may aggregate accounts for the same individual or married couple, including accounts where a family member has power of attorney over another family member's assets, into a single household. Livet Wealth considers cash to be an asset class, and as such is included in fee calculations unless agreed upon otherwise with the client. Also, to be noted, at times fees may exceed the money market yield. If the Account does not contain sufficient funds to pay advisory fees, Livet Wealth has authority to sell or redeem securities in sufficient amounts to pay advisory fees. Please note that some clients may be charged a flat fee depending on client circumstances, situation, and needs that will not exceed 1.00%. Livet Wealth will ensure that any flat fee does not exceed any fee the Client would be subject to, based on the above fee schedule.

At the end of each calendar quarter, the asset-based fee is determined by multiplying the aggregate account balance across all accounts in a client's household as of the last day of the preceding quarter by the annual percentages listed in the tiered fee schedule below. The result is then divided by four to determine the quarterly fee for the current quarter. If margin is utilized, the fees will be billed based on the gross asset value of the account. In addition, any deposits or withdrawals that occur during the quarter will follow the same calculation to be prorated by the number of days the funds were in the account. If the asset-based fee is less than any applicable minimum fee included in your client engagement agreement, then the minimum fee will be assessed instead of the asset-based fee. If a minimum fee applies, it may be paid monthly instead of quarterly.

Livet Wealth may also utilize the services of Sub-advisors by executing Sub-advisory agreements with other registered investment advisor firms to manage Clients' investment portfolios accounts by executing a SubAdvisory agreements with other registered investment advisor firms. If a Sub-advisor is engaged to execute its investment strategy within your account maintained at our custodian of record, the sub-advisor's annualized fee is in addition to our fee schedule above and can range from 0.15% to 0.55% of managed assets depending on the sub-advisory investment strategy utilized by us. For example, sub-advisory fees range from 0.15% for short duration bond or custom stock indexing strategies up to 0.55% for more actively managed stock strategies. Livet Wealth is not affiliated with any of its Sub-advisors. So similar to independently selecting and monitoring mutual funds and exchange-traded funds for its clients, Livet Wealth also independently selects and monitors the performance of Sub-advisors. In the rare absence of a reportable market value, our firm may seek a third-party opinion from a recognized industry source (e.g., unaffiliated public accounting firm). A client may choose to separately seek such an opinion at their own expense as to the valuation of "hard-to-price" securities if they believe it to be necessary.

The first billing cycle will begin once your engagement agreement is executed with our firm and assets have settled into your account held by the custodian of record. Advisory fees for partial quarters will be prorated based on the remaining days in the reporting period in which our firm services the account.

ERISA PLAN SERVICES

The annual fees are based on the market value of the Included Assets and will not exceed 1%. The annual fee is negotiable and will be charged as a percentage of the Included Assets or as a flat fee. Fees may be charged quarterly or monthly in arrears or in advance based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets). If the services to be provided start any time other than the first day of a quarter or month, the fee will be prorated based on the number of days remaining in the quarter or month. If this Agreement is terminated prior to the end of the billing cycle, Livet Wealth shall be entitled to a prorated fee based on the number of days during the fee period services were provided or Client will be due a prorated refund of fees for days services were not provided in the billing cycle.

The fee schedule, which includes compensation of Livet Wealth for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees, however the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. Livet Wealth does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, Livet Wealth will disclose this compensation, the services rendered, and the payer of compensation. Livet Wealth will offset the compensation against the fees agreed upon under the Agreement.

Discounting and Grandfathering Fees

The advisory services to be provided and their specific fees will be detailed in the client's engagement agreement. Published fees may be discounted at our firm's discretion and are typically for our associates and related persons. Our firm strives to offer fees that are fair and reasonable based on the expertise of our firm and the services to be provided. Similar services may be made available from other firms and potentially at a lesser fee.

For some of our clients, we have grandfathered their historical fee schedule as a courtesy. This fee schedule may be billed differently than outlined above, including being billed in arrears instead of in advance. In all cases, the appropriate fee schedule is outlined in the client engagement agreement and clearly disclosed on any provided invoice.

Client Payment of Fees

Fees for portfolio management services are:

- Deducted from a designated Client account. The Client must consent in advance to direct debiting of their investment account.
- Check – to be remitted by Client to Livet Wealth
- Deducted from a non-qualified account managed by Livet Wealth
- Electronic Payment via ACH, Debit Card, or Credit Card (fees will be paid via a third party payment processor in which the client will securely input payment information and pay the advisory fee through a secure portal. Livet Wealth will not have continuous access to the Client's banking information.)

Fees for financial plans will be billed:

- Check – to be remitted by Client to Livet Wealth
- Electronic Payment via ACH, Debit Card, or Credit Card (fees will be paid via a third party payment processor in which the client will securely input payment information and pay the advisory fee

through a secure portal. Livet Wealth will not have continuous access to the Client's banking information.)

Fees for ERISA services will either be deducted from Plan assets or paid directly to Livet Wealth. The Client must consent in advance to direct debiting of their investment account.

Additional Client Fees

Any transactional or service fees (sometimes termed brokerage fees), individual retirement account fees, qualified retirement plan fees, account termination fees, or wire transfer fees will be borne by the account holder, per the separate fee schedule of the custodian of record or third-party administrator. The custodian of record or third-party administrator will provide you with a copy of their fee schedule (e.g., Schwab Pricing Guide) upon account opening and notify you of any future changes to those fees as they occur.

Fees paid by our clients to our firm for our advisory services are separate from any internal fees or charges a client may pay for mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), or other investments. Margin interest may also apply for Client electing to utilize margin on their account(s).

Per annum interest at the current maximum statutory rate may be assessed on fee balances due more than 30 days. We may refer past due accounts to collections or legal counsel for processing. We reserve the right to suspend some or all services once an account is deemed past due.

Additional information about our fees in relationship to our brokerage practices are noted in Items 12 and 14 of this document.

Prepayment of Client Fees

Livet Wealth does not require any prepayment of fees of more than $1,200 per Client and six months or more in advance.

Fees for financial plans are billed 50% in advance with the balance due upon plan delivery.

Fees for ERISA 3(21) and/or 3(38) services may be billed in advance.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to Livet Wealth.

External Compensation for the Sale of Securities to Clients

We do not charge or receive a commission or mark-up on a client securities transaction, nor do we receive "trailer" or SEC Rule 12b-1 fees from an investment company we may recommend when we are engaged to provide portfolio management services. Fees charged by issuers are detailed in prospectuses or product descriptions and clients are encouraged to read these documents before investing.

You retain the right to purchase recommended or similar investments through your own service provider. Please note that many institutional investment managers do not make themselves directly available to the public.

Termination of Services

Either party may terminate the agreement at any time by communicating the intent to terminate in writing with 30 days' notice. If you verbally notify our firm of the termination and, if in two business days following this notification, we have not received your notice in writing, we will make a written notice of the termination in our records and send you our own written notice as a substitute. Our firm will not be responsible for investment allocation, advice or transactional services (except for limited closing transactions) upon the expiration of the 30-day notice period following receipt of a termination notice. It will also be necessary that

we inform the custodian of record and/or third-party investment manager that the relationship between parties has been terminated.

A new client will have the right to terminate our firm's engagement agreement, related to any of our services, without fee or penalty within five business days after entering into the contract. If the agreement is terminated after the five-day time period, our firm will have a right to the fees determined on a prorated basis based on either (i) as a new client, the date of the engagement to the date of the firm's receipt of the written termination notice, or (ii) all other situations, the last billing period to the date of the firm's receipt of the written termination notice. If applicable, our firm will return any prepaid, unearned fees on a prorated basis (based on the amount of work that was already completed) within 30 days of the expiration of the 30-day notice period, following the firm's receipt of termination notice. Earned fees in excess of any prepaid deposit will be billed at the time of termination and will be due upon receipt of our invoice. Our return of payment to a client for our financial planning services will only be completed via check from our firm's US-based financial institution; no credits or "transaction reversals" will be issued. We will coordinate remuneration of prepaid asset-based fees, if any, to a client's investment account or by check. Return of prepaid fees will never involve a personal check, cash or money order from our firm or from an associate of our firm.

For financial planning services only engagements, termination after the five-day period will be assessed fees on an hourly basis as determined per the agreement for services incurred from either (*i*) the date of the engagement to the date of the Firm's receipt of the written notice of termination (for new Clients); or (*ii*) the last billing period to the date of the Firm's physical or constructive receipt of written termination notice (for all other Clients). The Firm shall return any prepaid, unearned fees (if any) on a prorated basis (based on the amount of work that was already completed) within 30 days of the Firm's receipt of termination notice. Earned fees in excess of any amount paid will be billed at the time of termination and will be due by the Client upon receipt of the Firm's invoice.

You will be entitled to a refund if you were required to provide an initial deposit for a financial planning services only engagement, you provided all requested information, and your plan was not delivered to you within six months' time from the date of the engagement.

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

Our firm's advisory fees are not based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as performance-based fees. Our fees are also not based on side-byside management, which refers to a firm simultaneously managing accounts that do pay performance-based fees (such as a hedge fund) and those that do not.

Item 7: Types of Clients

Description

Livet Wealth provides advisory services to individuals and high net worth individuals (and their trusts and estates) of all levels of investment experience. We also provide consulting services to pensions and profitsharing plans as well as to businesses and charities of all scale.

We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements or preexisting relationships. We also reserve the right to decline services to any prospective client for any nondiscriminatory reason.

Account Minimums

Livet Wealth requires the following minimums for its Wealth Management Services:

Foundational has no minimum asset under management (AUM) requirement.; **Comprehensive** has a minimum AUM of $300,000; and **Flagship** has a minimum AUM of $10,000,000.

In certain instances, the minimum account size may be lowered or waived.

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

Methods of Analysis and Investment Strategies

Livet Wealth's methods of analysis for constructing client portfolios are based on Modern Portfolio Theory. Modern Portfolio Theory is an investment theory which states that by employing securities whose price movements have historically low correlations, it is possible to create an efficient portfolio that can offer the highest expected return for a given level of risk, or one with the lowest level of risk for a given expected return. The practice of Modern Portfolio Theory does not employ market timing or stock selection methods of investing but rather a long term, buy-and-hold strategy with periodic rebalancing of the account to maintain desired risk levels.

Whenever practical, our portfolios contain investment vehicles that are broadly diversified, tax-efficient and low-cost. It is common to find a broad range of mutual funds or ETFs within a portfolio, as well as individual stocks, bonds, and possibly options or limited partnerships. We use margin transactions for some of our clients when appropriate.

When appropriate, we employ fundamental analyses and evaluate economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. Our research is drawn from a variety of sources, including financial periodicals, financial software, corporate rating services, and research reports from economists and other industry professionals, in addition to annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

Modern Portfolio Theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk that those returns may not be realized. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics.

Our firm believes its strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, there is no guarantee that a planning goal or investment objective will be achieved. Past performance is not indicative of future results.

The following paragraphs include examples of some of the risks associated with investing and various investment strategies, and we believe it is important that our clients review and consider each of the risks prior to investing.

General Investment Risks

- *Market Risk*: The price of an investment may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's underlying circumstances. For example, political, economic and social conditions may trigger market events. When the stock market or an industry falls, it can cause the prices of individual stocks to fall indiscriminately. This is also called systemic or systematic risk.
- *Inflation Risk*: When any type of inflation is present, a dollar today will not buy as much as a dollar may next year because purchasing power is eroding at the rate of inflation.
- *Political Risk*: Financial and market loss may occur because of political decisions or disruptions in a country or region. Political risk may also be known as "geopolitical risk."
- *Currency Risk*: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Company Risk*: When investing in securities, such as stocks, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. This is also referred to as unsystematic risk and can be reduced or mitigated through diversification.
- *Financial Risk*: Excessive borrowing to finance a business operation increases profitability risk because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Failure to Implement

Each financial planning client is free to accept or reject any or all recommendations made by our firm. While no advisory firm can guarantee future performance, no plan can succeed if it is not implemented. Clients who choose not to take the steps recommended in their financial plan may face an increased risk that their stated goals and objectives will not be achieved.

Fundamental Analysis

Because information obtained for performing fundamental analysis may be incorrect, the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value. In addition, the assumptions used in fundamental analysis may not adequately reflect what will occur in the future, which can dramatically impact the results of the analysis.

Passive Investing

A portfolio that employs a passive, efficient markets approach has the potential risk at times to generate lower-than-expected returns for the broader allocation than might be the case for a more narrowly focused asset class, and the return on each type of asset may be a deviation from the average return for the asset class.

Research Data

When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, a firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. Therefore, while our firm makes every effort to determine the accuracy of the information received, we cannot predict the outcome of events or actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice on, or investment management of an account.

Long-Term Trading

Long-term trading is designed to capture market rates of both return and risk. Due to its nature, the longterm investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Margin Transactions

Margin transactions use leverage that is borrowed from a brokerage firm as collateral. When losses occur, the value of the margin account may fall below the brokerage firm's threshold thereby triggering a margin call. This may force the account holder to either allocate more funds to the account or sell assets on a shorter time frame than desired.

Selection of Other Advisers

Although we seek to select only money managers who will invest clients' assets with the highest level of integrity, our selection process cannot ensure that money managers will perform as desired. We also have no control over the day-to-day operations of any of our selected money managers. We would not necessarily be aware of certain activities at the underlying money manager level, including without limitation a money manager's engaging in unreported risks, investment "style drift," or even regulatory breaches or fraud.

Security-Specific Material Risks

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Equity (Stock) Risks

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments. Stocks are susceptible to general stock market fluctuations and to volatile increases or decreases in value as market confidence and perceptions of their issuers change. If an investor held common stock or common stock equivalents of any given issuer, they may be exposed to greater risk than if they held preferred stocks and debt obligations of the issuer.

Some types of stocks carry more risk than others. For example, small companies often have narrower markets and limited financial resources, so investments in these stocks present more risk than investments in larger, more established companies. Value Stocks, which are companies that are thought to be "undervalued," may never reach their full estimated market value, and they may underperform growth stocks or other investments during given periods.

Fixed Income Risks

Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best-known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, duration risk, reinvestment risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (which is generally

considered to be extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

ETF and Mutual Fund Risks

The risks of owning ETFs and mutual funds reflect their underlying securities (e.g., stocks, bonds, securities futures, etc.) and may result in investment losses. These forms of securities typically carry additional expenses based on their share of operating expenses and certain brokerage fees, which lower investment returns and may result in the potential duplication of certain fees. We do not recommend leveraged or inverse ETFs due to their inherent heightened risks.

Real Estate Risks

Real estate funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

Annuities Risks

Annuities are a retirement product for those who may have the ability to pay a premium now and want to guarantee (based on the creditworthiness of the insurance company) that they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals. An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

Options Risks

There are various risks involving options trading which are detailed in the Chicago Board Options Exchange's "The Characteristics and Risks of Standardized Options" brochure that we will provide to you upon request or may be found at their website at: http://www.cboe.com.

Private Placements Risks

Private placements carry a substantial risk as they are subject to less regulation than are publicly offered securities, the market to resell these assets under applicable securities laws may be illiquid, due to restrictions, and the liquidation may be taken at a substantial discount to the underlying value or result in the entire loss of the value of such assets.

Investing in limited partnerships involves certain risks related to investing in their underlying assets, as well as the risks associated with pooled investment vehicles (certain pooled investments may be less regulated than others). In addition, limited partnerships that concentrate in an industry or a geographic region are subject to risks associated with that specific industry or region. A potential benefit derived from a limited partnership is also dependent on the holding being treated as a partnership for federal income tax purposes; if part or all the limited partnership is not, it may have potentially adverse tax consequences on the portfolio.

Hedge Fund Risks

Hedge funds often engage in leveraging and other speculative investment practices that may increase the risk of loss; can be highly illiquid; are not required to provide periodic pricing or valuation information to investors; may involve complex tax structures and delays in distributing important tax information; are not subject to the same regulatory requirements as mutual funds; and often charge high fees. In addition, hedge funds may invest in risky securities and engage in risky strategies.

Private Equity Risks

Private equity funds carry certain risks. Capital calls can be made on short notice, and the failure to meet capital calls can result in significant adverse consequences, including but not limited to a total loss of investment.

Venture Capital Funds

Venture capital funds invest in start-up companies at an early stage of development in the interest of generating a return through an eventual realization event; the risk is high as a result of the uncertainty involved at that stage of development.

Commodities

Commodities are tangible assets used to manufacture and produce goods or services. Commodity prices are affected by different risk factors, such as disease, storage capacity, supply, demand, delivery constraints, and weather. Because of those risk factors, even a well-diversified investment, such as through a mutual fund or ETF, in commodities can be uncertain.

Non-U.S. Securities

Non-U.S. securities present certain risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and the lesser degree of accurate public information available.

Alternative Investments

Alternative investments involve a high degree of risk and can be illiquid due to restrictions on transfer and lack of a secondary trading market. They can be highly leveraged, speculative and volatile, and an investor could lose all or a substantial amount of an investment.

Item 9: Disciplinary Information

Criminal or Civil Actions

Livet Wealth and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Livet Wealth and its management have not been involved in administrative enforcement proceedings.

Self- Regulatory Organization Enforcement Proceedings

Livet Wealth and its management have not been involved in any self-regulatory organizational enforcement proceedings that are material to a Client's or prospective Client's evaluation of Livet Wealth or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Our advisory firm is not registered nor has an application pending to register as a Financial Industry Regulatory Authority (FINRA) member firm, nor are we required to be registered with such entities. Our representatives are not registered or have pending applications to become a representative of a brokerdealer, nor are they required to do so.

Futures or Commodity Registration

Our advisory firm is not registered nor has an application pending to register as a National Futures Association (NFA) member firm, nor are we required to be registered with such entities. Our representatives are not registered or have pending applications to become a representative of a futures commission merchant, commodity pool operator, or commodity trading advisor, nor are they required to do so.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Neither our firm nor its management is or has a material relationship with any of the following types of entities:

- accounting firm or accountant
- another financial planning firm
- bank, credit union or thrift institution, or their separately identifiable department or division
- insurance company or insurance agency
- lawyer or law firm
- pension consultant
- real estate broker or dealer
- sponsor or syndicator of limited partnerships
- trust company
- issuer of a security, to include investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” and offshore fund)

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

As referenced in Item 4 of this brochure, we may recommend pre-screened, sub-advisors (who are also required to be registered as investment advisers) to service part of or the entire client portfolio. In such cases, clients will pay Livet Wealth its standard fee (as described in Item 5) in addition to the standard fee for the advisers to which it directs those clients. This relationship will be memorialized in each contract between Livet Wealth and each third-party advisor. The fees will not exceed any limit imposed by any regulatory agency. Livet Wealth will always act in the best interests of our clients, including when determining which, if any, third-party investment adviser to recommend to clients. Livet Wealth will ensure that all recommended advisers are licensed, or notice filed in the states in which Livet Wealth is recommending them to clients.

Sub-Advisors will maintain the models or investment strategies agreed upon between Sub-Advisor and Livet Wealth. Sub-Advisors execute all trades on behalf of Livet Wealth in Client accounts. Livet Wealth will be responsible for the overall direct relationship with the Client. Livet Wealth retains the authority to terminate the Sub-Advisor relationship at Livet Wealth’s discretion.

In addition to the authority granted to Livet Wealth, Clients will grant Livet Wealth full discretionary authority and authorizes Livet Wealth to select and appoint one or more independent investment advisors ("Advisors") to provide investment advisory services to Client without prior consultation with or the prior consent of Client. Such Advisors shall have all of the same authority relating to the management of Client's investment accounts as is granted to Livet Wealth in the Agreement.

Clients are welcome to review all of our investment program offerings and their stated fee ranges, and they should review their fee schedule referenced in their agreement with our firm before the engagement. There is the potential for clients' fees assessed via a sub-advisor engagement to be higher than had a client obtained those services directly from that portfolio manager. As stated in Item 5, each client has the option to purchase recommended or similar investments through their own selected service provider. It should be noted that certain sub-advisors may not be available to self-directed investors.

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

Livet Wealth and its associates will act in the utmost good faith, performing in a manner believed to be in the best interest of our clients. We believe that our business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain. It is important to point out that no set of rules can anticipate or relieve all material conflicts of interest. Our firm will disclose to its advisory clients any material conflict of interest relating to the firm, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

Code of Ethics Description

We have adopted a Code of Ethics that establishes policies for ethical conduct for our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include provisions relating to the confidentiality of client information and prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. We periodically review and amend our Code of Ethics to ensure that they remain current, and we require firm personnel to annually attest to their understanding of and adherence to the firm's Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Livet Wealth does not recommend that clients buy or sell any security in which Livet Wealth or a related person to Livet Wealth has a material financial interest. An associate of Livet Wealth is prohibited from borrowing from or lending to a client unless the client is an approved lending institution. Livet Wealth does not trade for its own account (e.g., proprietary trading).

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

From time to time, representatives of Livet Wealth may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of Livet Wealth to buy or sell the same securities before or after recommending the same securities to clients, resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest;

however, no person employed by the firm shall prefer his or her own interest to that of the client nor make personal investment decisions based on investment decisions of the clients. As such, Livet Wealth will not engage in trading that operates to the client's disadvantage if representatives of Livet Wealth buy or sell securities at or around the same time as clients.

The Chief Compliance Officer of Livet Wealth is Hyrum Smith. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Livet Wealth does not have a material financial interest in any securities being recommended. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide Livet Wealth with copies of their brokerage statements.

The Chief Compliance Officer of Livet Wealth is Hyrum Smith. He works with the operations team to ensure that reviews on all trades of the affiliated persons are completed each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker/Dealers

Livet Wealth does not maintain physical custody of client assets (see Item 15). Accounts must be separately maintained by a qualified custodian (generally a broker-dealer, bank, or trust company) that is frequently reviewed for its capabilities to serve in that capacity by their respective industry regulatory authority. Our firm is not a custodian nor is there an affiliate that is a custodian.

When engaged to provide an investment consultation component of our financial planning service, we may recommend the service provider where client assets are currently maintained. Should a client prefer a new service provider, a recommendation made by the firm would be based on client need, overall cost, and ease of use.

We prefer that our wealth management services clients use Schwab Institutional, a division of Charles Schwab & Co., Inc., a registered broker-dealer and member of FINRA/SIPC, to maintain custody of the client's assets and to effect trades for their accounts. Our firm is independently owned and operated; we are not legally affiliated with Schwab Institutional. While we recommend Schwab Institutional as custodian of record, the client will decide whether to do so and will open their account in their name with the custodian by entering into an agreement directly with them. We do not technically open the account for a client, but we will assist the client in doing so. If a client does not wish to place their assets with Schwab Institutional as the custodian of record, we may be able to serve as investment adviser with another custodian of the client's choice, if the other custodian's policies allow us to do so.

Schwab Institutional offers independent investment advisers various services which include custody of client assets, trade execution, clearance and settlement, etc. Our firm may receive certain benefits from Schwab Institutional through participation in its independent adviser support program (please refer to Item 14 for further details), however, there is no direct link between our firm's participation in their program and the investment advice we may provide to our clients. Our firm periodically conducts an assessment of any

recommended service provider (including Schwab Institutional) which generally involves a review of the range and quality of services, reasonableness of fees, among other items, and in comparison to industry peers. We do not receive referrals from our custodian, nor are client referrals a factor in our selection of our custodian.

While Livet Wealth has no formal soft dollars program in which soft dollars are used to pay for third party services, we may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). We may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and we do not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. We benefit by not having to produce or pay for the research, products or services, and we may have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that our acceptance of soft dollar benefits may result in higher commissions charged to the client; however, we do not consider any of these additional benefits, which include research or soft dollar benefits, to be a factor in our selection of Schwab Institutional, and there is no conflict of interest in not having to pay for them.

Best Execution

"Best execution" means the most favorable terms for a transaction based on all relevant factors, including those listed in the earlier paragraphs and in Item 14. We recognize our obligation in seeking best execution for our clients; however, it is our belief that the determinative factor is not always the lowest possible cost but whether the selected custodian's transactions represent the best "qualitative execution" while taking into consideration the full range of services provided. Our firm will seek services involving competitive rates, but it may not necessarily correlate into the lowest possible rate for each transaction. We have determined that having our wealth management clients' accounts trades completed through our recommended custodian is consistent with our obligation to seek best execution of client trades. A review is regularly conducted with regard to recommending a custodian to our clients in light of our duty to seek best execution.

Directed Brokerage

Our internal policy and operational relationship with our custodian requires client accounts custodied with them to have trades executed per their order routing requirements. We do not direct which executing broker should be selected for client account trades; whether that is an affiliate of our preferred custodian or another executing broker of our custodian's choice. As a result, the client may pay higher commissions or other transaction costs, experience greater spreads, or receive less favorable net prices on transactions than might otherwise be the case. In addition, since we routinely recommend a custodian to our advisory clients, and that custodian may choose to use the execution services of its broker affiliate for some or all of our client account transactions, there is an inherent conflict of interest involving our recommendation since our advisory firm receives various products or services described in Item 14 from that custodian. Note that we are not compensated for trade routing/order flow, nor are we paid commissions on such trades. We do not receive interest on an account's cash balance.

Client accounts maintained at our custodian are unable to direct brokerage. As a result, they may pay higher commissions or other transaction costs, potentially experience greater spreads, or receive less favorable net prices on transactions for their account than would otherwise be the case if they had the opportunity to direct brokerage.

For accounts maintained at a custodian of the client's choice (e.g., held-away accounts), the client may choose to request that a particular broker is used to execute some or all account transactions. Under these circumstances, the client will be responsible for negotiating, in advance of each trade, the terms and/or arrangements involving their account with that broker, and whether the selected broker is affiliated with their

custodian of record or not. We will not be obligated to seek better execution services or prices from these other brokers, and we will be unable to aggregate transactions for execution via our custodian with other orders for accounts managed by our firm. As a result, the client may pay higher commissions or other transaction costs, potentially experience greater spreads, or receive less favorable net prices on transactions for their account than would otherwise be the case.

Brokerage for Client Referrals

We do not receive referrals from our preferred custodian, nor are client referrals a factor in our selection of a custodian. However, Schwab maintains a website, https://www.findyourindependentadvisor.com, where interested individuals can search for firms that custody at Schwab.

Aggregating Securities Transactions for Client Accounts

Trade aggregation involves the purchase or sale of the same security for several clients/accounts at approximately the same time. This may also be termed "blocked" or "batched" orders. Aggregated orders are effected in an attempt to obtain better execution, negotiate favorable transaction rates, or to allocate equitably among multiple client accounts should there be differences in prices, brokerage commissions or other transactional costs that might otherwise be unobtainable through separately placed orders. Our firm may, but is not obligated, to aggregate orders, and our firm does not receive additional compensation or remuneration as a result of aggregated transactions.

Transaction charges and/or prices may vary due to account size and/or method of receipt. To the extent that the firm determines to aggregate client orders for the purchase or sale of securities, including securities in which a related person may invest, the firm will generally do so in accordance with the parameters set forth in SEC No-Action Letter or similar guidance if the jurisdiction in which the client resides provides such direction.

Please note that when trade aggregation is not allowed or infeasible and necessitates individual transactions (e.g., withdrawal or liquidation requests, odd-lot trades, non-discretionary accounts, etc.), an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

Livet Wealth is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Livet Wealth.

We review firm trading processes on a periodic basis to ensure they remain within stated policies and regulation. Our clients will be informed, in advance, should trading practices materially change at any point in the future.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Financial Planning Services

Periodic financial check-ups or reviews are recommended if you are receiving our Financial Planning Services. We believe they should occur on an annual basis whenever practical. Reviews are conducted by one of our investment adviser representatives and typically involve analysis and possible revision of your previous financial plan and/or investment allocation. A copy of revised plans or asset allocation reports will be provided to the client upon request. Unless provided for in your engagement agreement, reviews are generally conducted under a new or amended agreement and will be assessed at our current fee rate.

Portfolio Management Services

Investment accounts are reviewed by one of our investment adviser representatives on a quarterly or more frequent basis to assess asset allocation and investment performance. Client-level reviews are also recommended on at least an annual basis. A copy of a revised investment guideline or asset allocation report will be provided to the client upon request.

Review of Client Accounts on Non-Periodic Basis

Financial Planning Engagements

You should contact our firm for additional reviews when you anticipate or have experienced changes in your financial situation (e.g., changes in employment, an inheritance, the birth of a new child, etc.), or should you prefer to change requirements involving your investment account. Non-periodic reviews are conducted by one of our investment adviser representatives, and fees may be assessed at our published rate. A copy of revised plans or asset allocation reports will be provided to the client upon request.

Portfolio Management Engagements

Additional reviews by your investment adviser representative may be triggered by news or research related to a specific holding, a change in our view of the investment merits of a holding, or news related to the macroeconomic climate affecting a sector or holding within that sector. A portfolio may be reviewed for an additional holding or when an increase in a current position is under consideration. Account cash levels above or below what we deem appropriate for the investment environment, given the client's stated tolerance for risk and investment objectives, may also trigger a review.

Content and Frequency of Regular Reports Provided to Clients

Each client of our advisory services provided on an ongoing basis will receive a quarterly report detailing the client's account, including assets held, asset value, asset allocation, investment performance, and invoice showing the calculation of fees.

Whether you have opened and maintained an investment account on your own or with our assistance, you will receive account statements sent directly from custodians (e.g., Schwab Institutional), mutual fund companies, transfer agents, brokerage companies, and other third-party investment managers where your investments are held. We do not back-test nor certify reports from an external party. We urge you to carefully review and compare these account statements for accuracy and clarity, and to ask questions when something is not clear.

Clients that receive periodic reports from our advisory firm that includes investment performance information are urged to carefully review and compare these reports with their account statements that they have received directly from their custodian of record.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

As disclosed in Item 12, our firm may receive economic benefit from Schwab Institutional in the form of various products and services they make available to the firm and other independent investment advisers that may not be made available to a "retail investor." There is no direct link between our firm's participation in their program and the investment advice we may provide to our clients. These benefits may include the following products and services (provided either without cost or at a discount):

- receipt of duplicate client statements and confirmations
- research related products and tools
- access to trading desks serving our clients
- access to block trading services
- the ability to have advisory fees deducted directly from a client's accounts (per written agreement)
- resource information related to capital markets and various investments
- access to an electronic communications networks for client order entry and account information
  • access to mutual funds with no transaction fees and/or select investment managers
- discounts on marketing, research, technology, and practice management products or services provided to our firm by third-party providers

Some of the noted products and services made available by Schwab Institutional may benefit our advisory firm but may not directly benefit a client account, and certain research and other previously referenced services may qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934. The availability of these services from Schwab Institutional benefits our firm because it does not have to produce or purchase them as long as firm clients maintain assets in accounts at Schwab Institutional.

These benefits create a conflict of interest, since our firm has an incentive to select or recommend a custodian based on our firm's interest in receiving these benefits rather than your interest in receiving favorable trade execution. However, it is important to mention that the benefit received by our firm through participation in any custodian's program does not depend on the amount of brokerage transactions directed to that custodian, and our selection of a custodian is primarily supported by the scope, quality, and cost of services provided as a whole—not just those services that benefit only our advisory firm. Further, we will act in the best interest of our clients regardless of the custodian we may select. Please refer to Items 10 and 12 for additional information with respect to our offerings and the potential conflict of interest they may present.

Advisory Firm Payments for Client Referrals

We do not engage in solicitation activities involving unregistered persons. If we offer an introduction to a client, we do not earn a referral fee, nor are there established quid pro quo arrangements. Each client has the right to accept or deny such referral or subsequent services.

An associate of the firm may hold individual membership or serve on boards or committees of professional industry associations. Generally, participation in any of these entities require membership fees to be paid, adherence to ethical guidelines, as well as in meeting experiential and educational requirements. A benefit these entities may provide to the investing public is the availability of online search tools that allow interested parties (prospective clients) to search for individual participants within a selected state or region. These passive websites may provide means for interested persons to contact a participant via email, telephone number, or other contact information, in order to interview the participating member.

The public may also choose to telephone association staff to inquire about an individual within their area and would receive the same or similar information. A portion of these participant's membership fees may be used so that their name will be listed in some or all of these entities' websites (or other listings). Prospective clients locating our advisory firm or an associate via these methods are not actively marketed by the noted associations. Clients who find our firm in this way do not pay more for their services than clients referred in any other fashion. The firm does not pay these entities for prospective client referrals, nor is there a feesharing arrangement reflective of a solicitor engagement.

Item 15: Custody

Account Statements

Client accounts are to be maintained by an unaffiliated, qualified custodian. Assets are not held by our firm or any associate of our firm. In keeping with this policy involving our clients' funds or securities, Livet Wealth:

- Prohibits any associate from having authority to directly withdraw securities or cash assets from a client account. Although we may be deemed to have "constructive custody" of the client accounts since we may request the withdrawal of advisory fees from an account, we will only do so through the engagement of a qualified custodian maintaining the client assets, via the client's prior written approval, and following our delivery of our written notice;
- Does not accept or forward client securities (e.g., stock certificates) erroneously delivered to our firm;
- Will not collect advance fees of $1,200 or more for services that are to be performed six months or more into the future; and
- Will not authorize an associate to have knowledge of a client's account access information (e.g., online 401(k), brokerage or bank accounts) if such access would allow physical control over account assets.

The custodian of record will provide the client with the account transaction confirmations and statements, which will include all debits and credits, as well as reference to our firm's advisory fee for that period. Statements are provided on at least a quarterly basis and confirmations are provided as transactions occur within the client account.

Livet Wealth is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of Livet Wealth.

Livet Wealth is also deemed to have limited custody due to its Third-Party Standing Letters of Authorization ("SLOA").

Livet Wealth and its qualified custodian meet the following seven (7) conditions in order to avoid maintaining full custody and be subject to the surprise exam requirement:

1. The Client provides an instruction to the qualified custodian, in writing, that includes the Client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.

2. The Client authorizes Livet Wealth, in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.

3. The Client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the Client's authorization and provides a transfer of funds notice to the Client promptly after each transfer.

4. The Client has the ability to terminate or change the instruction to the Client's qualified custodian.

5. Livet Wealth has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the Client's instruction.

6. Livet Wealth maintains records showing that the third party is not a related party nor located at the same address as Livet Wealth.

7. The Client's qualified custodian sends the Client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

Item 16: Investment Discretion

Discretionary Authority for Trading

If applicable, Client will authorize Livet Wealth discretionary authority, via the advisory agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. If applicable, Client will authorize Livet Wealth discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. If however, consent for discretion is not given, Livet Wealth will obtain prior Client approval before executing each transaction.

Our firm prefers to not manage client accounts on a nondiscretionary basis, but we may accommodate such requests on a case-by-case basis. Such account authority requires the client's ongoing prior approval involving the investment and reinvestment of account assets, portfolio rebalancing, or for our firm to give instructions to the custodian maintaining the account.

Our advisory contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, we generally manage the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share.

Item 17: Voting Client Securities

Proxy Votes

Our clients may periodically receive proxies or other similar solicitations sent directly from the custodian of record or transfer agent. Should we receive a duplicate copy, we do not forward these or any correspondence relating to the voting of the client securities, class action litigation, or other corporate actions.

Our firm does not vote proxies on a client's behalf, including those accounts that we have discretionary authority over; nor do we offer specific guidance on how to vote proxies. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

Balance Sheet

Our firm will not take physical custody of your assets, nor do we have the type of account authority to have such control. Fee withdrawals must be done through a qualified intermediary (e.g., your custodian of record), per your prior written agreement, and following your receipt of our firm's written notice (termed "constructive custody").

Engagements with our firm do not require that we collect advance fees from a client of $1,200 or more for our advisory services that we have agreed to perform six months or more into the future.

Neither our firm nor its management serve as general partner for a partnership or trustee for a trust in which the firm's advisory clients are either partners of the partnership or beneficiaries of the trust.

Due to the nature of our firm's advisory services and operational practices, an audited balance sheet is not required nor included in this brochure.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

The firm and its management do not have a financial condition likely to impair its ability to meet commitments to clients.

Bankruptcy Petitions during the Past Ten Years

Livet Wealth nor its management have been the subject of a bankruptcy petition in the last ten years.

Livet Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Hyrum LeGrand Smith, PhD, CFP®, CPA

Personal CRD Number: 6418090

Investment Adviser Representative

Main Office
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Spanish Fork, UT 84660

Salt Lake City Office
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This brochure provides information about Hyrum LeGrand Smith that supplements the Livet Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Hyrum if you did not receive Livet Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Livet Wealth, LLC may be referred to as "Livet Wealth," and Hyrum LeGrand Smith may be referred to as "Hyrum" or "Hyrum Smith."

Additional information about Hyrum is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Hyrum LeGrand Smith

Born: 1976

Education

- PhD Personal Financial Planning, Texas Tech University, 2010
- MBA, University of Utah, 2003
- BS Accounting, Utah State University, 2002 (Summa Cum Laude)

Designations

- CFP® – Certified Financial Planner
- CPA – Certified Public Accountant

CFP® Certification

The CERTIFIED FINANCIAL PLANNER™, CFP®, and CFP® (with plaque 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.

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 cash flow and debt management, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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. For more information about CFP® certification, please visit www.cfp.net.

CPA License

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Business Background

- 07/2025 –Present *Managing Member/Chief Compliance Officer,* Livet Wealth, LLC
- 10/2017 –Present *Owner/Manager*, Hyrum L. Smith, LLC
- 10/2017–10/2025 *Managing Partner/Investment Advisor Representative*, Blue Barn Wealth, LLC
- 05/2015 – 06/2025 *Professional in Residence*, Utah Valley University
- 03/2020 – 02/2022 *Chief Compliance Officer,* Blue Barn Wealth, LLC
- 05/2015 – 02/2019 *Chief Compliance Officer,* Blue Barn Wealth, LLC
- 05/2015 – 09/2017 *President/Investment Advisor Representative,* Financial Planning Office, LLC
- 08/2013 – 04/2015 *Assistant Professor*, Utah Valley University
- 11/2014 – 01/2015 *Investment Adviser Representative*, BFC Planning, Inc.
- 12/2009 – 07/2013 *Assistant Professor*, Virginia Tech
- 07/2005 – 07/2007 *Senior Treasury Analyst*, SuperValu (formerly Albertsons)
- 08/2003 – 06/2005 *Associate*, KPMG, LLC

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

He has no other business activities to disclose.

Item 5: Additional Compensation

Hyrum does not receive any economic benefit from any person, company, or organization, other than Livet Wealth in exchange for providing clients advisory services through Livet Wealth. In addition, he does not receive any performance-based fees.

Item 6: Supervision

As the Chief Compliance Officer of Livet Wealth, Hyrum Smith supervises all activities of the firm. Hyrum adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Hyrum Smith can be reached at (801) 893-8320 or hyrum@livetwealth.com.

Livet Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Quincey Hansen

Personal CRD Number: 8261694

Investment Adviser Representative

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1642 E Spanish Fork Pkwy, Suite 201
Spanish Fork, UT 84660

Salt Lake City Office
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quincey@livetwealth.com
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This brochure provides information about Quincey Hansen that supplements the Livet Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Quincey Hansen if you did not receive Livet Wealth's brochure or if you have any questions about the contents of this supplement.

Additional information about Quincey Hansen is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Quincey Hansen

Born: 2001

Education

- BS Personal Financial Planning, Utah Valley University, 05/2025

Business Background

- 04/2026 – Present *Investment Advisor Representative,* Livet Wealth, LLC
- 10/2025 – 04/2026 *Associate*, Livet Wealth, LLC
- 08/2013 – 04/2026 Dance Instructor, Smash Dance Academy
- 01/2023 – 09/2025 *Client Services Associate*, Blue Barn Wealth, LLC
- 05/2021 – 11/2022 *Church Representative*, The Church of Jesus Christ of Latter-Day Saints

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Quincey Hansen has no outside business activities to report.

Item 5: Additional Compensation

Quincey Hansen receives no additional compensation. She does not receive any performance based fees.

Item 6: Supervision

As a representative of Livet Wealth, Quincey Hansen works in consultation with the Chief Compliance Officer, Hyrum Smith, to ensure that advice provided to clients is consistent with regulation and with the firm's policies and procedures. Quincey Hansen adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Hyrum Smith can be reached at (801) 893-8320 or hyrum@livetwealth.com.

Livet Wealth, LLC

Form ADV Part 2B

Individual Disclosure Brochure Supplement

for

Wyatt G. Livingston, CFP®

Personal CRD Number: 7783722

Investment Adviser Representative

Main Office
1642 E Spanish Fork Pkwy, Suite 201
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This brochure provides information about Wyatt Livingston that supplements the Livet Wealth, LLC brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact Wyatt Livingston if you did not receive Livet Wealth's brochure or if you have any questions about the contents of this supplement.

Throughout this document Livet Wealth, LLC may be referred to as "Livet Wealth," and Wyatt G. Livingston may be referred to as "Wyatt" or "Wyatt Livingston."

Additional information about Wyatt Livingston is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Wyatt G. Livingston

Born: 1999

Education

- BS Personal Financial Planning, Utah Valley University, 08/2024

Business Background

- 07/2025 – Present *Investment Advisor Representative,* Livet Wealth, LLC
- 07/2023 – Present *Rental Manager*, Wyatt Livingston, Sole Proprietor
- 02/2025 – 10/2025 *Investment Advisor Representative*, Blue Barn Wealth, LLC
- 05/2024 – 02/2025 *Client Services Associate*, Blue Barn Wealth, LLC
- 08/2014 – 08/2024 *Full Time Student*
- 07/2023 – 12/2023 *Paraplanner Intern*, Frandsen Morrill Advisors
- 09/2022 – 05/2023 *Commercial Account Executive*, Dandy
- 12/2021 – 08/2022 *Account Executive*, SolutionReach
- 01/2021 – 11/2021 *Physical Therapy Aide*, Mountain View Hospital
- 04/2020 – 08/2020 *Customer Service Representative*, FMG Suite
- 07/2019 – 12/2019 *Apprentice Electrician*, CV Electric
- 07/2017 – 06/2019 *Missionary*, The Church of Jesus Christ of Latter-Day Saints

Designations

- CFP® – Certified Financial Planner

CFP® Certification

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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.

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 cash flow and debt management, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination 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. For more information about CFP® certification, please visit www.cfp.net.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Wyatt Livingston is a rental manager for family and friends. Approximately 10% of his time is spent on this activity. This is not a conflict of interest as it is not investment related and there will be no crossover clients.

Item 5: Additional Compensation

Wyatt Livingston may receive additional compensation in his capacity as a rental manager, but he does not receive any performance based fees.

Item 6: Supervision

As a representative of Livet Wealth, Wyatt Livingston works in consultation with the Chief Compliance Officer, Hyrum Smith, to ensure that advice provided to clients is consistent with regulation and with the firm's policies and procedures. Wyatt Livingston adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Hyrum Smith can be reached at (801) 893-8320 or hyrum@livetwealth.com.