

ADV Part 2 Firm Brochure

LifePlan Investment Advisors, INC

DBA: LifePlan Group

8341 Bandford Way, Suite 107

Raleigh, NC 27615

919-858-6119

www.lifeplangroup.com

contact@lifeplangroup.com

March 31, 2017

This Brochure provides information about the qualifications and business practices of **LIFEPLAN INVESTMENT ADVISORS, INC**. If you have questions about the contents of this Brochure, please contact us at **919-858-6119** or by email at **contact@lifeplangroup.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.

LIFEPLAN INVESTMENT ADVISORS, INC is a Registered Investment Advisory firm in the State of North Carolina. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about **LIFEPLAN INVESTMENT ADVISORS, INC** is available on the SEC's website at **www.adviserinfo.sec.gov**.

Item 2 – Material Changes

Since our last update submitted September 14, 2016 LifePlan Investment Advisors, INC has made the following material change: Alex P. Sutherland is a co-owner of LifePlan Investment Advisors, INC. along with Kenneth A. Sutherland.

Item 3 -Table of Contents

ADV Part 2 Firm Brochure	1
Item 2 – Material Changes.....	2
Item 3 – Table of Contents.....	2
Item 4 – Advisory Business	3
Item 5 – Fees and Compensation	4
Item 6 – Performance-Based Fees and Side-By-Side Management	4
Item 7 – Types of Clients.....	5
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss.....	5
Item 9 – Disciplinary Information	5
Item 10 – Other Financial Industry Activities and Affiliations	5
Item 11 – Code of Ethics	5
Item 12 – Brokerage Practices	6
Item 13 – Review of Accounts.....	6
Item 14 – Client Referrals and Other Compensation.....	6
Item 15 – Custody	7
Item 16 – Investment Discretion	7
Item 17 – Voting Client Securities.....	7
Item 18 – Financial Information.....	7
Item 19 – Requirements for State-Registered Advisers.....	7
Form ADV Part 2B Brochure Supplement - Kenneth Sutherland.....	8
Form ADV Part 2B Brochure Supplement - Alex Sutherland.....	10

Item 4 – Advisory Business

- A. **LifePlan Investment Advisors, INC** was founded by Kenneth A. Sutherland and is co-owned by Kenneth A. Sutherland and Alex P. Sutherland. Full details of the education and business background of Kenneth A. Sutherland and Alex P. Sutherland are provided at Item 19 of this Disclosure Brochure.
- B. **Advisory Services Offered: LifePlan Investment Advisors, INC** provides retirement planning for a fee as well as asset based advisory services. They provide financial planning and investment advice to individuals, as well as qualified retirement plans through employers. This planning includes discussions and recommendations related to the coordination and placement of assets, insurance, tax, and estate issues. A particular focus is on retirement planning and related issues such as investment allocation and diversification, income generation, taxation, risk management, and estate planning. A written agreement establishes the scope and terms of our services. This agreement must be signed by a client and an Investment Advisor Representative of **LifePlan Investment Advisor, INC** before we provide such services.
- C. Advice is tailored to the needs of each client. Asset allocation and portfolio design focus on the achievement of client goals, income needs, and risk tolerances as determined by the analysis of a client’s personal and financial information. **LifePlan Investment Advisors, INC** advises clients in positioning assets based on the purpose those assets serve in their life. More conservative strategies are utilized for generating income in the near term with growth strategies focused on assets with longer time horizon goals. Our investment philosophy leans towards selecting highly diversified portfolio models associated with institutional investment platforms and strategic or passive management. Tactical managers may also be utilized to assist in mitigating risk during low interest rate environments.
- D. **Referral of Third-Party Money Managers:** If you implement all or a portion of your financial plan through **LifePlan Investment Advisors, INC** we will assist you in the selection of an appropriate Co-Advisor or Third-Party Managers. We provide access to investment platforms such as, but not limited, to Equis Capital Management. They provide access to institutional custodial and investor services, back office support, daily account monitoring, portfolio rebalancing, and manager due diligence oversight. **LifePlan Investment Advisors, INC** is compensated through fee sharing agreements based on assets under management (not commissions). **LifePlan Investment Advisors, INC** seeks to minimize conflict of interest by charging the same asset based advisory fee regardless of co-advisors recommended or managers selected. Co-Advisor or Third-Party Manager fees are disclosed prior to implementation.
- E. **LifePlan Investment Advisors, INC** advises clients on the establishment of a portfolio model with appropriate allocations and diversification for client circumstances. Further, we advise on the selection of third party money managers and or Exchange Traded Funds as described above. We do not have custodial authority over client assets. Further, we do not exercise

discretionary control of client assets. Client distributions, re-allocations (other than automatic rebalancing), and all other account activities requires direct physical or electronic signature authorization.

Item 5 – Fees and Compensation

The specific manner in which all planning fees are charged to a client is established and fully disclosed in a written agreement. **LifePlan Investment Advisors, INC** fees may include an hourly fee (not to exceed \$300/hour); a predetermined planning fee, (range from \$500 to \$5,000, depending on the complexity of a client’s financial situation). Up to, but no more than \$500 is due in advance, at the time of completing the written agreement. The remainder is due according to the written agreement.

LifePlan Investment Advisors, INC charges an asset based fee established in a written agreement for ongoing advisory services. These fees are calculated and deducted from a client’s account as authorized per the client’s Co-Advisor or Third Party Manager’s agreement.

Fees charged by the selected Co-Advisor or Third-Party Manager are established and disclosed prior to implementation. All Co-advisor or Third-Party Manager fees are asset based fees, or “wrap fees,” which are defined as a fee charged to an account based on assets under management, not based on transactions in the account. The Co-advisor or Third-Party Manager collects and reports fees for their services (including custodial services) and for **LifePlan Investment Advisors, INC’s** services. All fees are reported in client statements provided by the Co-advisor, Third-Party Manager, or custodian.

Total asset based fees are those agreed to for investment advisory services (**LifePlan Investment Advisors, INC**) and for account services of the Co-advisor and Third-Party Manager. The maximum total asset based fees will not exceed 2.2% with **LifePlan Investment Advisors, INC’s** portion not exceeding 1%.

All fees are subject to negotiation and prepaid set fees will be refunded on a pro-rated basis (100% with-in five days). Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. Fixed and hourly fees may be waived at the discretion of **LifePlan Investment Advisors, INC**. NOTE: Lower fees for comparable services may be available from other sources, and you may terminate your agreement at any time and for any reason.

LifePlan Investment Advisors, INC is not dual registered with a broker-dealer and thus does not receive any commissions on any securities business.

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

LifePlan Investment Advisors, INC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

LifePlan Investment Advisors, INC may provide investment advisory services to individuals, high net worth individuals, corporate pension and profit-sharing plans, 401(k)s, trusts, estates and charitable organizations, foundations, and endowments.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss.

LifePlan Investment Advisors, INC provides the benefit of our continuing study of economic conditions, securities markets, and other economic issues. On the basis of these studies along with a client’s personal circumstances, values and goals we provide advice from time to time regarding their financial plan and the allocation of assets. “Investing in securities involves risk of loss that clients should be prepared to bear.”

Item 9 – Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the integrity of their management. LifePlan Investment Advisors, INC has no legal or disciplinary events to report.

Item 10 – Other Financial Industry Activities and Affiliations

Kenneth A. Sutherland and Alex P. Sutherland are the owners of LifePlan Tax and Insurance Group, INC. through which they are licensed to sell insurance products (Life & Annuities) and spend approximately one quarter of their time in this activity. Insurance products such as Life and Annuities (immediate, Deferred and Indexed Rate) may be utilized to achieve client goals.

When such products are recommended for consideration a client should be mindful that a conflict of interest exists. Insurance products are provided by those acting as an “agent” of an insurance company. As such, a commission is paid to the agent by the insurance company. A client is under no obligation to act upon these recommendations, and if they do, should be mindful that a commission (and potentially other forms of compensation) is paid directly by the insurance company to the agent who is also acting as a client’s advisor.

If a client purchases a commissionable insurance product through LifePlan Tax and Insurance Group, INC, no asset based fees will be charged on the value of those assets or premiums.

Item 11 – Code of Ethics

LifePlan Investment Advisors, INC has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics is provided at the time the client signs our written agreement and includes provisions relating to the confidentiality of information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading

procedures, among other things. All supervised persons at LifePlan Investment Advisors, INC must acknowledge the terms of the Code of Ethics annually, or as amended. You may request a copy of this Code of Ethics by contacting the firm.

We anticipate that advisors or staff of LifePlan Investment Advisors, INC may buy or sell securities, or participate in third party managed accounts that they recommend to clients. There is no conflict of interest as they are too small of an advisor/investor to affect the market.

Item 12 – Brokerage Practices

LifePlan Investment Advisors, INC is not “dual registered” with a broker-dealer and does not make recommendations of brokers, nor receive commissions on security products.

Item 13 – Review of Accounts

LifePlan Investment Advisors, INC advises clients in the implementation of financial plans and asset allocation based on long term investment goals. We do not attempt to “time” the market. We encourage highly diversified accounts with automatic rebalancing provisions. For this reason, we review client accounts at least annually to determine that accounts continue to align with client goals in light of their ongoing circumstances. We monitor accounts quarterly internally. The calendar is the triggering factor. There are no different levels of review. REVIEWERS: A client’s account may be reviewed by any Investment Advisor Representative of LifePlan Investment Advisors, INC.

Item 14 – Client Referrals and Other Compensation

LifePlan Investment Advisors, INC does not receive compensation for services provided to clients by other professionals. On occasion, other professionals may provide services (tax preparation, legal services, etc.) to our clients at a discount from their normal fees in appreciation for our referral; however, we are not compensated for such. We may also provide our planning services at a discount for prospective clients who have been referred to us by other professionals, or by our existing clients. However, neither those professionals nor our existing clients are compensated by such.

LifePlan Investment Advisors, INC conducts public workshops, seminars and classes, and frequently provides complimentary meals or books, etc. of value. We may include other professionals (attorneys CPAs etc.) at our events from which they may acquire clients, however, we do not pay them, nor are we compensated by them for their participation. We also may host appreciation events for clients, however their participation is not predicated on creating compensation for us.

LifePlan Investment Advisors, INC may on occasion work jointly with another registered investment advisor or insurance agent to fully address client needs. If this occurs, clients are informed and made aware of any joint or shared compensation.

Item 15 – Custody

LifePlan Investment Advisors, INC is not a custodian of client funds, we do not have access to client funds nor prepare account statements. Clients receive investment statements (and we receive advisory copies) either electronically or printed no less frequently than quarterly, as well as all tax statements directly from the Co-advisor, Third-Party Manager, or custodian of their funds. Clients should carefully review all such statements.

Item 16 – Investment Discretion

LifePlan Investment Advisors, INC does not exercise discretionary authority over client assets. We are your advisor to your account. We do not order trades, re-allocations, or distributions from your account without your physical or electronic signature for each action. All deposits or investments must be payable directly to the custodian of the account. All distributions must be mailed to a client's address of record or deposited into a client's registered account.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, LifePlan Investment Advisors, INC does not have any authority to, and does not vote proxies on behalf of advisory clients. You retain the responsibility for receiving and voting proxies for any and all securities maintained in your portfolios. LifePlan Investment Advisors, INC may provide advice to you regarding your voting of proxies, but by practices does not.

Item 18 – Financial Information

Registered Investment Advisors may be required to provide certain financial information or disclosures about their financial condition. Since we do not have custody, nor accept discretion over your funds, we are not required to make such disclosures. However, we have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and have not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

Officers and Management Personnel:

LifePlan Investment Advisors, INC is co-owned by Kenneth A. Sutherland and Alex P. Sutherland. There are no other officers. Both Ken and Alex provide management over administrative staff. Full details of the education and business background of Kenneth A. Sutherland and Alex P. Sutherland can be found on the following Brochure Supplements attached to this ADV Part 2.

Please contact Ken Sutherland at ken@lifeplangroup.com or 919-858-6119 if you did not receive LifePlan Investment Advisors, INC's ADV Part 2B Brochure Supplement or if you have any questions about the contents of this brochure.

Additional information about Kenneth A. Sutherland and Alex P. Sutherland is available on the SEC's website at www.adviserinfo.sec.gov.

Form ADV Part 2B Brochure Supplement

Kenneth A. Sutherland

Item 1 – Cover Page

Kenneth A. Sutherland
CRD #: 2443828
LifePlan Investment Advisors, INC
8341 Bandford Way, Suite 107
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919-858-6119
www.lifeplangroup.com

Date of Supplement: March 31, 2017

This provides information about Kenneth A. Sutherland and supplements the [LifePlan Investment Advisors, INC](#) (LifePlan Group) disclosure brochure. You should have a copy of that brochure with this supplement. Please contact Ken Sutherland at ken@lifeplangroup.com or 919-858-6119 if you did not receive [LifePlan Investment Advisors, INC's](#) brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth A. Sutherland is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience:

Education: Ken, born in 1954, received a B.S. Degree in Business Administration from the University of Oregon in 1978, a Master of Divinity Degree in Theology from Luther Theological Seminary (MN) in 1982. He graduated from the Air Force Academy Preparatory School in Colorado Springs, CO in 1974 and received a Congressional Nomination and Appointment to the Air Force Academy as well as an AFROTC Pilot Scholarship. Ken earned the Chartered Life Underwriter (CLU, 1994) and Chartered Financial Consultant (ChFC, 2004) designations from the American College. Ken completed the Registered Life Planner curriculum by the Kinder Institute of Financial Life Planning, which included extensive classroom training and a six month mentorship concluding in April 2009.

Work History: Ken was ordained and served as a Lutheran Pastor (AELC) for seven years prior to being licensed as an insurance agent in 1989. He developed a specialty in retirement income planning, involving the coordination of pension decisions, deferred compensation, insurance products, and estate issues. He was named the Agent Of The Year in 1990 for the Salem Oregon Life Underwriters professional association and served as the President of that organization in 1994. He was also awarded the Agent Of The Year for the State of Oregon in

1991 by that State Association. He received his Series 6 and 63 Security Licenses in 1994. He was employed by the American Heart Association for six years as a Director of Planned Giving (providing advanced charitable gifting techniques) and Bequest Administrator (oversight for the AHA interests in probate and trust administration). Ken became an Investment Advisor Representative in 2007 and formed a Registered Investment Advisory firm in 2008. To minimize any conflict of interest between advisory services and commissioned brokerage activity Ken discontinued his brokerage license, he is not dual-registered. Ken relocated his advisory practice from Omaha, Nebraska to North Carolina in 2009.

Item 3: Disciplinary Information

Ken has no legal or disciplinary events to report.

Item 4 - Other Business Activities

In addition to being an owner of [LifePlan Investment Advisors, INC](#), Ken is an owner of LifePlan Tax and Insurance Group, INC which he originally founded and formed in January of 2003. He is licensed to sell insurance products (Life & Annuity) and spends approximately one quarter of his time in this activity. Insurance products such as Life and Annuities (immediate, Deferred and Indexed Rate) may be instrumental in achieving client goals. As part of this entity Ken owned and managed an income tax preparation business for five years. Ken sold his tax practice in 2009 but continues to include awareness of income tax issues in his planning with clients. As an Investment Advisor Representative, Ken has agreements with his own Firm, [LifePlan Investment Advisors, INC](#), and may maintain solicitor arrangements with firms such as Eqis Capital Management.

Item 5 - Additional Compensation

When insurance products are recommended for consideration, a client should be mindful that a conflict of interest exists. Ken would be acting as an “agent” of an insurance company and receive a commission directly by that insurance company. A client is not obligated to act upon these recommendations. If a client purchases a commissionable insurance product through LifePlan Tax and Insurance Group, INC, no asset based fees will be charged on the value of those assets or premiums. In addition, solicitor contracts may provide production benefits such as conferences or marketing assistance that introduces a conflict of interest.

Item 6 - Supervision

Ken Sutherland is the Chief Compliance Officer of [LifePlan Investment Advisors, INC](#). He is responsible for overseeing and enforcing the firm’s compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives.

Item 7 - Requirements for State-Registered Advisers

Ken has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages nor involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding in excess of \$2,500. Additionally, he has not been the subject of a bankruptcy.

Form ADV Part 2B Brochure Supplement Alex P. Sutherland

Item 1 – Cover Page

Alex P. Sutherland
CRD #: 6290303
LifePlan Investment Advisors, INC
8341 Bandford Way, Suite 107
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919-858-6119
www.lifeplangroup.com

Date of Supplement: March 31, 2017

This provides information about Alex P. Sutherland and supplements the [LifePlan Investment Advisors, INC](#) (LifePlan Group) disclosure brochure. You should have a copy of that brochure with this supplement. Please contact Ken Sutherland at ken@lifeplangroup.com or 919-858-6119 if you did not receive [LifePlan Investment Advisors, INC's](#) brochure or if you have any questions about the contents of this supplement.

Additional information about Alex P. Sutherland is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience:

Education: Alex, born in 1986, received a Bachelor of Science degree with majors in Mechanical Engineering and Music from Iowa State University of Science and Technology in 2009. He then received training from Teach For America and became a licensed secondary mathematics teacher in the State of North Carolina. Alex earned his Real Estate Broker's license in 2012. In 2013, he passed his Series 65: Uniform Investment Law Examination and in 2014 became an Investment Advisor Representative for [LifePlan Investment Advisors, INC](#). Alex also became Insurance Licensed (Life and Annuities) in the State of North Carolina in 2014 as an agent of LifePlan Tax and Insurance Group, INC. In 2016, Alex received his CERTIFIED FINANCIAL PLANNER™ designation. He is currently working towards his Masters of Business Administration specializing in Financial Planning from California Lutheran University's California Institute of Finance.

Work History: In 2009, Alex was selected to become a Corps Member in Teach For America serving as a teacher in high need, low income areas for two years. During that time, Alex taught

secondary mathematics at Warren New Tech High School in Warrenton, NC. In 2011, Alex was a national semi-finalist for the Sue Lehmann Excellence In Teaching award. After teaching, Alex joined Teach For America in 2011 serving as a Manager, Teacher Leadership Development. In this role, Alex coach and developed 1st and 2nd year teachers in North Carolina. In 2012, Alex joined LifePlan Group and in 2014 started serving as an Investment Advisor Representative of [LifePlan Investment Advisors, INC.](#)

Item 3: Disciplinary Information

Alex has no legal or disciplinary events to report.

Item 4 – Other Business Activities

In addition to being an owner of [LifePlan Investment Advisors, INC.](#), Alex is an owner of LifePlan Tax and Insurance Group, INC. He is licensed to sell real estate and insurance products (Life & Annuity) and spends approximately one quarter of his time in this activity. Insurance products such as Life and Annuities (immediate, Deferred and Indexed Rate) may be instrumental in achieving client goals. As an Investment Advisor Representative, Alex has agreements with his own Firm, [LifePlan Investment Advisors, INC.](#), and may maintain solicitor arrangements with firms such as Eqis Capital Management.

Item 5 – Additional Compensation

Real Estate transactions and placement of insurance products generate commissionable income, therefore when such recommendations are made a client should be mindful that a conflict of interest exists. A client is not obligated to act upon these recommendations. If a client purchases a commissionable insurance product through LifePlan Tax and Insurance Group, INC, no asset based fees will be charged on the value of those assets or premiums. In addition, solicitor contracts may provide production benefits such as conferences or marketing assistance that introduces a conflict of interest.

Item 6 – Supervision

Ken Sutherland is the Chief Compliance Officer of [LifePlan Investment Advisors, INC.](#) He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Alex. P. Sutherland. Ken Sutherland can be contacted at 919-858-6119

Item 7 – Requirements for State-Registered Advisors

Alex has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages nor been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding in excess of \$2,500. Additionally, he has not been the subject of a bankruptcy.