

DISCLOSURE BROCHURE

THE INVESTMENT ADVISERS ACT OF 1940 RULE 203-1
Part 2A of Form ADV: Firm Brochure



Financial Life Designs^{LLC}

Your personalized guide to security and peacefulness

Firm IARD/CRD #: 285241

Financial Life Designs, LLC
REGISTERED INVESTMENT ADVISOR

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This Disclosure Brochure provides information about the qualifications and business practices of Financial Life Designs, LLC, which should be considered before becoming a client. You are welcome to contact us if you have any questions about the contents of this brochure - our contact information is listed to the right. Additional information about Financial Life Designs, LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

The information contained in this Disclosure Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any State Securities Administrator. Furthermore, the term "registered investment advisor" is not intended to imply that Financial Life Designs, LLC has attained a certain level of skill or training.

BROCHURE
DATED

1
JANUARY
2026



MATERIAL CHANGES

SEC Rule 204-3(b)(2) allows us to provide you with a summary page of Material Changes in lieu of sending out our entire Disclosure Brochure. If you are being offered this Material Change page as a separate piece from our Disclosure Brochure and you have questions about these summary disclosures or would like a current copy of our Disclosure Brochure to review, you may contact us, and a current, complete Disclosure Brochure will be sent free of charge.

Revised Portfolio Management Fee Schedule

We have updated our fee structure disclosed in this Disclosure Brochure for portfolio management services. There have been no changes to our billing—accounts will continue to be billed quarterly in advance—and management fees remain asset-based. All fees will be calculated according to this corrected fee schedule:

Portfolio Value	Annual Fee Rate Not to Exceed
First \$500,000	1.50%
Next \$250,000	1.25%
Next \$250,000	1.00%
Next \$2,000,000	0.75%
Over \$3,000,000	0.60%

For a complete breakdown on how fees will be calculated and billed to accounts, please see our Disclosure Brochure under “Portfolio Management Fee” in Item 5, “Fees & Compensation”.

Changed Minimum Account Size to Minimum Annual Fee

Our policy has changed to require a minimum aggregate portfolio value of \$266,667 (this minimum may be waived or reduced) be maintained or a minimum annual fee of \$4,000 (\$1,000 billed quarterly) will be billed to account. Total account values that drop below \$266,667 will be subject to this minimum fee. See the disclosure under “Portfolio Management Fee” on page 10 of the Disclosure Brochure.

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This brief is being provided to you as a summary of what has been fully disclosed in our Disclosure Brochure dated January 1, 2026. The information contained on this Material Change page has not been approved or verified by the United States Securities and Exchange Commission or by any State Securities Administrator.



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ADVISORY BUSINESS

Who We Are

Financial Life Designs, LLC¹ (hereinafter referred to as “the Company”, “we”, “us” and “our”) is a fee-only² registered investment advisor³ offering financial services⁴ designed to assist you, our client⁵, achieve the financial stability, security, and independence you desire.

Owners

The following persons control the Company:

Name	Title	CRD#
Audrey W. Jones	Managing Member - President & Chief Compliance Officer	2445467
Tyler P. Jones	Member - Vice President	7863517

Mission

Our mission is to hold in trust your financial future as if it were our own; to be the resource you turn to for clear, objective, and sound financial advice; and to guide you as together we explore what you value and identify as your life goals to then set a course to fulfill today’s needs, tomorrow’s dreams, and a strategy to build a lasting legacy for future generations.

As your advocate, we will do everything in our power to keep you focused on where you want to go, offer advice on how best to get there, and continually remind you of the importance of maintaining a disciplined financial strategy to realize your dreams.

Assets Under Management

As of December 31, 2025, our assets under management totaled:

Discretionary Accounts..... \$37,726,459

What We Do

We provide financial solutions that stress the importance of you making fiscally responsible decisions and disciplined economic choices in your personal life so we can effectively help you achieve your monetary goals.

¹ Financial Life Designs was founded in March of 2010 by Audrey W. Jones to brand and market herself as a financial planner. In February of 2015, Financial Life Designs was organized as a Florida Limited Liability Company. In October of 2016, Financial Life Designs, LLC became licensed as an advisory firm.

² As a “fee-only” registered investment advisor, Financial Life Designs does not receive compensation from any source other than what is directly paid by you, our client, for the services we provide.

³ The term “registered investment advisor” is not intended to imply that Financial Life Designs, LLC has attained a certain level of skill or training. It is used strictly to reference the fact that we are “Registered” as an “Investment Advisor” with the Florida Office of Financial Regulation - and with such other regulatory agencies that may have limited regulatory jurisdiction over our business practices.

⁴ Financial Life Designs, LLC is a fiduciary, as defined within the meaning of Title I of the Employer Retirement Income Security Act of 1974 (“ERISA”) and/or as defined under the Internal Revenue Code of 1986 (the “Code”) for any financial services provided to a client who is: (i) a plan participant or beneficiary of a retirement plan subject to ERISA or as described under the Code; or (ii) the beneficial owner of an Individual Retirement Account (“IRA”).

⁵ A client could be an individual and their family members, a foundation or endowment, a charitable organization, a corporation and/or small business, a trust, a guardianship, an estate, or any other type of entity to which we choose to give investment advice.





Focus of all our advice begins with financial planning to identify your standards of living and quality of life expectations. We will accomplish this through an initial Discovery Meeting where we will review the financial documents we asked you to bring for discussion. Together questions will be asked, information shared, and an evaluation made as to whether we should move to the next step. During the meeting, we will:

- ❖ Learn about your core values and guiding principles
- ❖ Seek to understand your financial concerns and how you have been addressing them
- ❖ Discover your financial objectives and what success looks like for you
- ❖ Create an internal profile consisting of your concerns, objectives, relationships, values, interests, assets, professional advisors and process preferences

Moving forward from the Discovery Meeting, should you choose to engage us for our advisory services, we will begin the process of identifying your life goals (i.e., core values, family, monetary needs, future plans, etc.). The best advice we could offer you is that success, achievement, and contentment in life have little to do with personal wealth but are instead related to your life goals. We will make every effort to embrace these life goals and develop economic solutions that reflect how *you* define true wealth -- not us. Our services include:

Financial Planning

Financial planning is an essential tool to help navigate unexpected events with the ultimate goal of providing the confidence and security necessary during both the working years (wealth accumulation) and retirement years (wealth distribution) of your life. However, such planning requires a lifetime commitment, not only from you but from us as well, your Financial Planner.

What is a Financial Plan?

Financial planning is an evaluation of the investment and financial options available to you based upon your defined life goals and choices. A well-designed plan is a step-by-step process intended to identify and clarify purpose, personal and family core values, needs, and priorities to align your financial decisions with your goals in all areas of your life and business. Planning includes:

1. Arriving at a series of decisions and action items based on current and future financial circumstances and defined goals and objectives;
2. Projecting the consequences of these decisions for you in the form of an economic plan - a **working blueprint**; and,
3. Implementing the protocols outlined in the plan to achieve the plan objectives.

Once complete, the financial plan, or working blueprint, becomes the benchmark that is used to help us evaluate where you are in achieving your financial goals, needs, and objectives.

Financial Planning Composition

All forms of financial planning are a mutually defined review, analysis and evaluation of your personal financial needs and goals. In general, our financial planning may encompass one or more of the following areas of financial need as communicated by you:

- ❖ Identify and clarify personal and family core values, mission, vision, and goals.
- ❖ Preparation of the financial plan, which encompasses your:
 - Current financial situation.
 - Liquidity and asset preservation needs.
 - Wealth accumulation and growth.
 - Wealth distribution and transfer.





More specifically planning may include, but is not limited to, the following modules:

- Financial Statements - Cash Flow and Balance Sheet.
- Savings and Emergency Reserves.
- Asset Allocation and Investment Portfolio Analysis.
- Potential Income Tax consequences in collaboration with your tax advisor.
- Risk Management and Insurance Analysis.
- Retirement Income Analysis.
- Long-Term Healthcare.
- Estate and Family Legacy Planning.
- Business Succession Planning.
- ❖ Outline of recommendations, strategies, solutions and resources.
- ❖ Prioritizing and implementing the written action plan.
- ❖ Investment consultations that allow us to create and implement a customized investment strategy tailored to your long-term investment goals.
 - Prepare a professional investment proposal that can include a written Investment Policy Statement (“IPS”), if requested.
 - Access to our open-architecture platform with a variety of investment management solutions.
- ❖ Facilitate meetings with you and/or advisors or specialists within our professional network.
- ❖ Coordinate and facilitate meetings with family members, business associates, partners or other key individuals to assist with implementing your action plan.

Preparing the Financial Plan

In the development of your unique plan we will follow the **six (6) step Financial Planning Practice Standards** process established by the Certified Financial Planner Board of Standards, Inc. These steps are defined as follows:

Step 1: Establish and define a mutual relationship.

The first step is to conduct an introductory Discovery Meeting. During this meeting we will learn about each other and whether we can work together to achieve your financial objectives. We will listen as you share your needs, concerns, priorities, and what success looks like for you. We will in-turn, share how we can help you meet your stated personal and financial objectives, and the responsibilities we have as a fiduciary to guide you on this journey. In the end, we will explain the cost of completing the desired financial planning service for you to decide whether you want to move forward with the next step in the planning process.

Step 2: Gathering data and determining goals and objectives.

In the second step of the planning process, we learn about you and what you want to achieve. This is accomplished through personal interviews and questionnaires⁶, which are designed to address your unique financial planning needs. You will have the opportunity to prioritize objectives and to remove from the process any areas that are not applicable to your circumstances. **The time we invest listening and catering to your wants and needs is critical for developing a strong financial planning foundation.**

⁶ The information we gather from you through personal interviews and questionnaires is vital for us to effectively advise you on your unique financial needs and help you plan for your future. Electing to dismiss certain requested documents or respond to questions with limited input can put us at a disadvantage and handicap our ability to successfully meet your financial expectations. Therefore, if you want the best advice we can offer in designing a financial plan or with any portfolio management, you should make every effort to provide us with detailed personal information and be as accurate with your responses as you possibly can.





Step 3: Analyze and evaluate your financial status.

In this third step, we analyze the information you provided to determine your current financial situation and what you should do to meet your goals. Depending on the services you requested, this might include analyzing: (i) your assets, liabilities and cash flow; (ii) your current insurance coverage and investments; and, (iii) your tax strategies and estate planning documents.

Step 4: Develop and present financial planning recommendations and/or alternatives.

Once the analysis has been completed, we begin formally documenting your goals and objectives. We define the plan as a road map (a series of blueprints) designed to take you from where you currently are financially, to where you want to be at some point in the future. This is the creative portion of the process. There are usually several ways to accomplish a given goal. The objective, however, is to integrate financial instruments and strategies into a plan that you will be comfortable executing. In some cases, the drafting of the plan reveals the need for us to help you reconcile the gap between your expectations and your financial realities. Once a viable plan has been drafted, it is presented to you and reviewed. The draft and review process may be repeated until you are satisfied with the financial plan or the scope of work has been completed. There may be additional costs for you to implement your plan under steps 5 and 6. **You have the choice to allow us to implement your financial plan or you can use another outside professional.**

Step 5: Implement the planning recommendations.

A financial plan is of limited value if it is not put into action. Accordingly, we assist you with implementing⁷ the plan. The action plan schedule provides you with a list of tasks and deadlines designed to ensure that **you put your plan into action**. The following are some examples of implementation:

- ❖ Drafting of appropriate estate documents (performed in conjunction with an estate attorney).
- ❖ Purchase of various insurance policies (provided by an independent insurance agent).
- ❖ Investment advisory services that include preparation of an IPS and implementation of your asset allocation strategy (performed by us, or another investment adviser/broker-dealer of your choice).
- ❖ Ongoing income tax planning (performed in conjunction with independent Certified Public Accountant or tax accountant).

Step 6: Monitor the planning recommendations.

Once the plan has been built and the recommendations have been implemented it is critical that these recommendations be monitored on a continuing basis to ensure that they remain consistent with your financial parameters. **Material changes in your personal circumstances, the general economy, changes in the way you want your investments allocated, or tax law changes are some of the reasons why the recommendations should be reviewed periodically and possibly adjusted.**

For information on our fees for financial planning, see “Financial Planning Fee” under Item 5, “Fees & Compensation.”

⁷ Implementing the recommendations made in a financial plan often requires consultation or coordination with one or more outside professionals (e.g. attorneys, CPAs, insurance agents, and securities representatives). All personal and private information received from you will be kept entirely confidential, not only by us, but by the outside professionals as well. Your confidential information will be disclosed to third parties only with your consent or as may be permitted or required by law.





Portfolio Management

Our portfolio management strategies focus on designing and managing a diversified allocation of equity (“stock”) positions, Investment Company (“mutual funds”) products, Exchange-Traded Funds (“ETFs”), along with a mix of fixed-income/debt (“bond”) instruments to achieve the best return on your investment capital⁸.

Information regarding our management fee structure is disclosed under “Portfolio Management Fee” in Item 5, “Fees & Compensation” and further description of our investment strategies under Item 8, “Methods of Analysis, Investment Strategies & Risk of Loss”.

FEES & COMPENSATION

ITEM 5

Financial Planning Fee

Discovery Meeting

Depending on prior conversations before we schedule the initial Discovery Meeting to review the financial documents requested you bring for discussion, we will inform you on whether we will bill you for our time. Such fee will be a **fixed fee not to exceed \$500**. The objectives we strive to accomplish with you during this meeting are to:

- ❖ Diagnose your current financial need;
- ❖ Address your financial concerns and answer your questions on how we can assist you;
- ❖ Recommend financial resolutions aimed at lowering costs, reducing risks, increasing expected returns, and/or increasing tax efficiency to improve the likelihood of successfully achieving your goal; and,
- ❖ Explain the benefits of financial planning and how a comprehensive evaluation of wealth management needs is beneficial beyond just managing your investable assets.

Should a fee be negotiated prior to the Discovery Meeting, such fee will be due at the end of the session. If additional planning is requested, we will reduce the cost of the financial planning engagement by the amount of the fee paid.

If you wish no further interaction with us, you will be responsible for implementing any recommendations coming out of the Discovery Meeting. Once this session is over, all financial planning services will have been concluded and we are not responsible to implement the advice or for any on-going supervision, monitoring, and/or reporting.

Planning Engagements

Comprehensive Financial Plans

Comprehensive financial planning is a mutually defined planning project offered for a **flat fee ranging from \$3,000 to \$10,000** for the initial engagement. The fee will be fully disclosed in a Financial Planning Agreement, which will include the cost⁹ to review your

⁸ You may, at any time, impose restrictions in writing on the securities we may recommend (i.e., limit the types/amounts of particular securities purchased for your account, etc.).

⁹ Rarely will a fee exceed those costs outlined in the Agreement. However, there can be instances where we did not contract with you to perform a particular task and therefore merit notifying you of the additional cost prior to beginning such services.





financial information and prepare the comprehensive financial plan. Fees may be significantly reduced, or waived, if we manage over \$200,000 of your portfolio account.

We have the option to:

1. Require full payment up-front¹⁰; or,
2. Require one-half the fee be paid at the time the Agreement is signed, with the remaining balance due upon completion of the financial plan.

Modular Plans

If you desire only modular planning - review, analysis and evaluation of a core area of financial need - the fee will be billed at our **hourly rate not to exceed \$500¹¹**. All fees will be completely itemized in a billing statement to you, or as otherwise predetermined in a proposal, engagement letter and/or by retainer.

Annual Review

It is important to note that any **planning is dynamic - never static**. It therefore must be periodically re-evaluated. A financial plan is a roadmap that is only as good as how well it reflects your current financial position to then guide you on a clear path to a future financial situation. **Changing circumstances in your life often necessitate annual reviews designed to systematically address these unexpected diversions and continually keep you on the right road towards your future financial destination.**

Annual Review

Once the initial comprehensive financial planning service has been completed, we will establish future “Annual Review” dates if you choose to continue as a financial planning client or you are a Portfolio Management client with on-going financial planning services. The Annual Reviews generally occur **after the first anniversary** and will be used to review and make adjustments, if necessary, to the financial plan. Together we will set the calendar dates for your future reviews; inasmuch, an Annual Review may consist of three or four visits during the calendar year.

Annual Review Fee

The annual review fee is **\$3,000 annually**. This fee will be billed at the beginning of each calendar quarter (\$750 per quarter) **starting with the first calendar quarter after the anniversary** of when the financial plan was completed. However, **if you have experienced significant change in your life circumstances since the date of your previously prepared plan, the fee may be higher.**

We reserve the option to waive our annual review fee if we are currently managing your investments. If we are **not managing** your investment portfolio and you want us to review your comprehensive financial plan, we will notify you of the cost to perform the desired work before commencing with any planning.

¹⁰ The recommendations made in a financial plan are generally completed within 30 to 45 days from you signing the Agreement. However, implementing the plan using outside professionals (i.e., attorneys, CPAs, etc...) may require additional time that is out of our control. Therefore, when we refer to the completion of the financial plan, we are referring to us (you and us) finalizing your financial benchmarks/objectives before approaching any outside professional.

¹¹ For a modular plan, we require a minimum of two hours of time to consult with you on the personal and financial needs you may have.





Termination of Financial Planning Services

Comprehensive or Modular Planning Termination

You can terminate the Financial Planning Agreement at any time prior to the presentation of any final planning documents. We will be compensated through the date of termination for time spent in design of such financial documents at the hourly rate agreed to in the Agreement. If you have prepaid any fees, such un-earned fees will be returned on a pro-rata basis. **Once the financial plan has been completed and presented to you, termination of the Financial Planning Agreement is no longer an option.**

Annual Review Termination

Annual Review services can be terminated at any time.

Portfolio Management Fee

Portfolio management is provided on an **asset-based fee**¹² arrangement. The management fee will be calculated based on the **aggregate fair market value** (including cash and cash equivalent securities) of your portfolio account(s) on the last business day of the previous calendar quarter multiplied by **one-fourth of the corresponding annual percentage rate for each portion of your portfolio assets that fall within each tier.** The tier breaks are as follows:

Portfolio Value	Annual Fee Rate Not to Exceed
First \$500,000.....	1.50%
Next \$250,000	1.25%
Next \$250,000	1.00%
Next \$2,000,000	0.75%
Over \$3,000,000	0.60%

We retain the **discretion to negotiate management fees within each tier** on a client-by-client basis, taking into account the size, complexity, and overall nature of the portfolio. As your assets grow or you make additional deposits that move a portion of the portfolio into a higher tier, that portion will receive the corresponding lower “breakpoint” fee.

A **minimum annual fee of \$4,000** (\$1,000.00 billed quarterly) will be billed to those accounts with portfolio values of **\$266,667 or less**, which may be waived or reduced if we feel circumstances are warranted.

An account subject to the \$4,000 minimum annual fee will continue to pay this quarterly fixed fee amount until such time as the account value exceeds \$266,667. Once this happens, the above fee schedule would be applied to the managed account. Keep in mind, **the further an account drops below \$266,667, the more expensive our management services become** (e.g., a managed account of \$125,000 with a minimum annual fee charge of \$4,000, will translate into an annual fee rate of 3.20%). If this were to happen to your account, you may want to consider other management firms with lower fees.

¹² An asset-based fee is a percentage fee charged based on your assets under management for our professional time giving continuous advice, managing investment strategies, and suggesting investment options. We receive no other compensation for this advisory service unless first disclosed to you.





Portfolio Management Practices

The following practices outline how we manage your account and what you should expect regarding: (i) the management of your account; (ii) billing for investment services; and (iii) other fees that may be charged to your account(s).

Discretion

We will establish discretionary trading authority on all managed accounts. This allows us to execute securities transactions at any time without obtaining your prior consent for each trade.

You may impose restrictions on our discretionary authority at any time by providing written instructions. Restrictions may include, for example, limiting the types or amounts of specific securities purchased for your account, excluding securities with an inverse relationship to the market, restricting the use of margin or leverage, or placing other reasonable limitations on trading activity.

Billing

Management fees are **billed quarterly, in advance**, and are calculated using a graduated (tiered) fee schedule **applied on a blended basis**. This means that the applicable rate is applied to each portion of your portfolio (including cash and cash equivalents) that falls within each asset tier, and the results are aggregated to determine the total advisory fee. Fees are based on the fair market value of the account as of the valuation date specified in this Brochure.

For **new managed** accounts opened in mid-quarter, our fee will be based upon a **pro-rated calculation of your assets to be managed** for the current quarterly period. We **do not make partial refunds** of our quarterly fee for withdrawals you make during a calendar quarter.

Advisory fees are deducted first from any money market funds or cash balances held in the account. If those assets are insufficient to satisfy the fee, we may liquidate a portion of the account holdings to cover the amount due.

Management Fee Exclusions

Custodial Fees

Our portfolio management fees **do not include charges imposed by the custodial firm** that maintains custody of your account. These may include, but are not limited to: (i) Exchange/SEC fees; (ii) certain transfer taxes; (iii) service or account charges such as postage/handling fees, electronic fund and wire transfer fees, auction fees, debit balances, margin interest, odd-lot differentials, and mutual fund short-term redemption fees; and (iv) brokerage and execution costs associated with securities held in your managed account. **Other unaffiliated fees may also be charged to your account depending on the investments used and services selected.**

Investment Company Fees

Fees paid to us for portfolio management services are **separate from the fees and expenses charged by investment companies on mutual fund shares** or by the investment advisors managing those funds. These expenses—none of which we share—generally include management fees and fund operating expenses, such as 12b-1 fees. While redemption fees, account fees, purchase fees, contingent deferred sales charges, and other sales loads may occur, they are generally the exception in managed accounts held at institutional custodians. A full explanation of mutual fund expenses is provided in each fund's prospectus, which you are encouraged to read carefully.





For more information about the custodial firm we recommend for your portfolio accounts, please see Item 12, “**Brokerage Practices.**”

Termination of Portfolio Management Service

Either party (you or us) may terminate the advisory agreement at any time by providing written notice to the other party, provided the notice is received at least thirty (30) days prior to the intended termination date. The written notice should include the termination date and any final instructions for the account (for example, whether to liquidate holdings, finalize pending transactions, and/or cease all investment activity).

If termination does not occur on the first or last day of a calendar quarter, you shall be entitled to a pro-rated refund of the prepaid management fee based on the number of days remaining in the quarter after the termination notice goes into effect. Once termination is implemented, neither party has any further obligation to the other: we will no longer earn advisory fees or provide investment advice, and you will assume full responsibility for all investment decisions going forward.

PERFORMANCE-BASED FEES & SIDE-BY-SIDE MANAGEMENT

ITEM 6

We do not charge fees based on a share of capital gains or the capital appreciation of the assets held in your accounts.

TYPES OF CLIENTS

ITEM 7

The types of clients we offer advisory services to are described above under “Who We Are” in the Item 4, the “Advisory Business” section. Our minimum account size for portfolio management is disclosed above under “Portfolio Management Fee” in Item 5, the “Fees & Compensation” section of this Brochure.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES & RISK OF LOSS

ITEM 8

Our portfolio management services are designed to build long-term wealth while maintaining risk tolerance levels acceptable to you. We combine your financial needs and investment objectives, time horizon, and risk tolerance to yield an effective investment strategy. Your portfolio is then tailored to these unique investment parameters using equity (“stock”) positions, Investment Company (“mutual funds”) products, Exchange-Traded Funds (“ETFs”), along with a mix of fixed-income/debt (“bond”) instruments to achieve a solid risk-adjusted rate of return.

Methods of Analysis

In analyzing securities to develop an efficient asset allocation portfolio, we will use a combination of analysis techniques to gather information and to guide us in our management decisions.

Fundamental Analysis

Fundamental analysis considers: efficiency ratios, growth rates, enterprise value, economic conditions, earnings, cash flow, book value projections, industry outlook, politics (as it





relates to investments), historical data, price-earnings ratios, dividends, general level of interest rates, company management, debt ratios and tax benefits.

RISKS - Fundamental analysis places greater value on the long-term financial structure and health of a company, which may have little to no bearing on what is actually happening in the market place. Investing in companies with sound financial data/strength and a history of health returns can be a good long-term investment to hold in your portfolio; however, such fundamental data does not always correlate to the trading value of the stock on the exchanges. In the short-term, the stock can decrease in value as investors trade in other market sectors.

Technical Analysis

Technical analysis utilizes current and historical pricing information to help us identify trends in the broader domestic and foreign equity and fixed income markets, and in the underlying assets themselves. This may involve the use of various technical indicators, such as moving averages and trend-lines, among others.

RISKS - Technical analysis is charting the historical market data of a stock, taking into consideration current market conditions, to forecast the direction of a future stock price rather than using fundamental tools for evaluating a company's financial strength. Technical analysis focuses on the price movement of a security trading in the market place. This is an ideal tool for short-term investing to identify ideal market entry/exit points. However, no market indicator is absolutely reliable and your investment portfolio can underperform in the short-term should the market indicators be incorrect.

Fundamental analysis provides us with a broad long-term view of a security that begins with determining a company's value and the strength of its financials while **technical analysis** is short-term focusing on the statistics generated by market activity.

Investment Strategies

We are not bound to a specific investment strategy or ideology for the management of your investment portfolio. We understand markets and **money made** from increased stock values has greater risk (volatility) than **money earned** from dividends (secure and stable) in income-oriented securities. Our goal is to balance making and earning money by maintaining a disciplined management approach, regardless of the strategy, so as to not sacrifice long-term goals for short-term gains.

Asset Allocation

Asset allocation is a broad term used to define the process of selecting a mix of asset classes and the efficient allocation of capital to those assets by matching rates of return to a specified and quantifiable tolerance for risk. From this we may use more narrow and aggressive asset allocation derivatives.

Other features of our asset allocation strategies can utilize these portfolio-modeling structures for analyzing various possible portfolio groupings of securities.





Modern Portfolio Theory

Modern Portfolio Theory (“MPT”)¹³ is the analysis of a portfolio of stocks as opposed to selecting stocks based on their unique investment opportunity. The objectives of MPT is to determine your preferred level of risk and then construct a portfolio that seeks to maximize your expected return for that given level of risk.

Tactical Allocation Modeling

Tactical asset allocation is a dynamic investment strategy that actively rebalances a portfolio allocation mix to take advantage of short-term market pricing anomalies or strong market sectors.

Capital Asset Pricing Model (“CAPM”)

CAPM¹⁴ is a model for pricing an individual security or portfolio and its relationship to an expected return to help calculate investment risk and what the return on an investment should be expected.

Sharpe Ratio Model

Sharpe Ratio¹⁵ is a risk-adjusted measure of return often used to evaluate the performance of a portfolio. The Sharpe Ratio is the average return earned in excess of the risk-free rate per unit of volatility.

Dollar-Cost Averaging

Dollar-cost averaging is the technique of buying a fixed dollar amount of securities at regularly scheduled intervals, regardless of the price per share. This will gradually, over time, decrease the average share price of the security. Dollar-cost averaging lessens the risk of investing a large amount in a single investment at the wrong time.

Managing Risk

The biggest risk to you is the risk that the value of your investment portfolio will decrease due to moves in the market. This risk is referred to as the **market risk** factor, also known as variability or volatility risk. Other important risk factors:

- ❖ **Interest Rate Risk** - Interest rate risk affects the value of bonds more than stocks. Essentially, when the interest rate on a bond begins to rise, the value (bond price) begins to drop; and vice versa, when interest rates on a bond fall, the bond value rises.
- ❖ **Equity Risk** - Equity risk is the risk that the value of your stocks will depreciate due to stock market dynamics causing one to lose money.
- ❖ **Currency Risk** - Currency risk is the risk that arises from the change in price of one currency against that of another. Investment values in international securities can be affected by changes in exchange rates.
- ❖ **Inflation Risk** - The reduction of purchasing power of investments over time.

¹³ The “Portfolio Theory” was developed and introduced by Harry M. Markowitz in his paper “Portfolio Selection” published in 1952 by the *Journal of Finance* while he was working on his PhD doctoral thesis at the University of Chicago. Mr. Markowitz further refined his theory during the latter part of the 1950’s and on into the 70’s. Along the way, his theory became known as the “Modern Portfolio Theory”. Mr. Markowitz won the Nobel Memorial Prize in Economic Sciences in 1990 as a co-laureate along with William Sharpe.

¹⁴ Capital Asset Pricing Model is the work of financial economist William Sharpe and introduced in his book “Portfolio Theory and Capital Markets” published in 1970 by *McGraw-Hill*. Mr. Sharpe expanded Modern Portfolio Theory to include two types of risk: Systematic Risk and Unsystematic Risk. Mr. Sharpe won the Nobel Memorial Prize in Economic Sciences in 1990 as a co-laureate along with Harry Markowitz.

¹⁵ Nobel laureate and economist William F. Sharpe developed the Sharpe Ratio.





- ❖ **Commodity Risk** - Commodity risk refers to the uncertainties of future market values and the size of future income caused by the fluctuation in the prices of commodities (i.e., grains, metals, food, electricity, etc...).

The risk factors we have cited here are not intended to be an exhaustive list, but are the most common risks your portfolio will encounter. Other risks that we haven't defined could be political, over-concentration, and liquidity to name a few. However, notwithstanding these risk factors, the most important thing for you to understand is that regardless of how we analyze securities or the investment strategy and methodology we use to guide us in the management of your investment portfolio, **investing in a security involves a risk of loss that you should be willing and prepared to bear; and furthermore, past market performance is no guarantee that you will see equal or better future returns on your investment.**

DISCIPLINARY INFORMATION

ITEM 9

We have no legal or disciplinary events to report.

OTHER FINANCIAL INDUSTRY ACTIVITIES & AFFILIATIONS

ITEM 10

We are a fee-only registered investment advisor; none of our supervised persons are licensed, or are related to, another financial industry participant and therefore no disclosure is necessary for this item.

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS & PERSONAL TRADING

ITEM 11

Code of Ethics

As a fiduciary, the Company has an affirmative duty to render continuous, unbiased investment advice, and at all times act in your best interest. To maintain this ethical responsibility, we have adopted a Code of Ethics that establishes the fundamental principles of conduct and professionalism expected by all personnel in discharging their duties. This Code is a value-laden guide committing such persons to uphold the highest ethical standards, rooted in the most elementary maxim. Our Code of Ethics is designed to deter inappropriate behavior and heighten awareness as to what is right, fair, just and good by promoting:

- ❖ Honest and ethical conduct.
- ❖ Full, fair and accurate disclosure.
- ❖ Compliance with applicable rules and regulations.
- ❖ Reporting of any violation of the Code.
- ❖ Accountability.

To help you understand our ethical culture and standards, how we control sensitive information and what steps have been taken to prevent personnel from abusing their inside position, a copy of our Code of Ethics is available for review upon request.

Client Transactions

We have a fiduciary duty to ensure that your welfare is not subordinated to any interests of ours or of our personnel. The following disclosures are internal guidelines we have adopted to assist us in protecting all of our clientele.





Participation or Interest

It is against our policies for any owners, officers, directors and employees to invest with you or with a group of clients, or to advise you or a group of clients to invest in a private business interest or other non-marketable investment unless prior approval has been granted by our Chief Compliance Officer, and such investment is not in violation of any SEC and/or State rules and regulations.

Insider Trading Policy

We comply with the Insider Trading and Securities Fraud Enforcement Act of 1988. We do not share any non-public information with anyone who does not need to know and have established internal controls to guard your personal information.

Class Action Policy

The Company **does not elect to participate** in class action lawsuits on your behalf. Such decisions shall remain with you or with an entity you designate. However, if you have specific questions you may contact us and we will help explain the particulars. Keep in mind, any final determination of whether to participate, and the completion and tracking of any such related documentation, shall rest with you.

Personal Trading

Employees are allowed to invest their own money in securities, including securities that may also be recommended to you. In most cases, personal trades are made independently of client trading. However, there may be times when an employee buys or sells the same security at or near the time we trade for clients. Because this could create a conflict of interest, we follow strict guidelines to protect you

1. Employees with discretion over client accounts may not trade for themselves based on non-public or employment-derived information. Client interests always come first.
2. Our Chief Compliance Officer regularly reviews personal holdings and trading activity of access employees.
3. All employees must follow applicable federal and state advisory regulations.
4. If employee accounts are included in aggregated (“bunched”) orders, client orders receive priority and are filled first.
5. Violations of these rules may result in disciplinary action, including termination.

Personal trading is monitored to ensure it does not disadvantage clients or compromise our fiduciary duty.

BROKERAGE PRACTICES

ITEM 12

Custodial Services

The Company maintains a custodial relationship with Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer and member of FINRA/SIPC, through Schwab Advisor Services, a business unit that provides custodial services to independent investment advisers. Schwab provides services including custody of client assets, trade execution, clearance, and settlement of transactions.





While we do not have a soft-dollar arrangement with Schwab, we receive certain economic and administrative benefits from Schwab Advisor Services that are not typically available to retail clients of Schwab. **These benefits create a potential conflict of interest because they provide an incentive for us to recommend Schwab as custodian.** The benefits we receive include, but are not limited to:

- ❖ Access to electronic systems for order entry, account information, and reporting.
- ❖ Receipt of duplicate client statements and trade confirmations.
- ❖ Access to trading and operational support services, including a dedicated trading desk.
- ❖ Access to batch trading capabilities for the aggregation and allocation of transactions.
- ❖ The ability to have advisory fees deducted directly from client accounts.
- ❖ Access to educational, practice management, and consulting resources.

These benefits are not paid for with client commissions and do not constitute soft-dollar arrangements.

We are **not affiliated with Schwab, and Schwab does not supervise or direct the investment advice we provide.** We retain sole responsibility for the investment advice rendered to clients.

Direction of Transactions and Best Execution

As a fiduciary, we seek to obtain best execution for client transactions, taking into account factors such as execution capability, transaction costs, financial strength, responsiveness, and the overall quality of services provided.

The custodial support services and benefits we receive from Schwab create a potential conflict of interest, as they provide an incentive to recommend Schwab as custodian. We address this conflict by periodically evaluating Schwab's services and pricing and by determining that Schwab's overall services are reasonable and appropriate for our clients.

We generally recommend Schwab as custodian and do not routinely offer clients a selection of alternative custodians. Clients are not required to use Schwab and may select a different custodian; however, doing so may limit our ability to provide certain services and may result in additional costs to the client.

Aggregating Trade Orders

When we place trades, our goal is to treat clients fairly and to seek the best possible outcome for everyone (this is called "best execution"). To help do that, we often combine similar client orders into one larger "block" trade and then allocate the shares to each account. We generally do this only when (i) combining orders is expected to improve execution, and (ii) no client is consistently helped or hurt by the practice.

Before we aggregate orders, we consider several factors, including:

- ❖ **Trading volume of the security.** In heavily traded markets, block trades can help clients receive the same price and timing, rather than being filled at different prices throughout the day.
- ❖ **Number of client accounts involved.** If only a small number of accounts are participating, placing separate orders may be more efficient or may result in better execution than aggregating them.
- ❖ **Type of investment and order complexity.** Certain securities and more complex orders may be better handled individually to achieve the best execution.





This approach is intended to improve fairness, consistency, and overall execution quality for our clients.

REVIEW OF ACCOUNTS

ITEM 13

Portfolio Management Reviews

Your investment strategy and holdings are monitored by our Chief Compliance Officer and reviewed on an ongoing basis by the Investment Advisor Representative (“IAR”) who manages your account. We may review your portfolio more frequently when market conditions change, the economy shifts, or tax laws are updated. We also adjust cash levels as needed.

If there are significant changes in your personal or financial situation—or in your goals—we may need to re-evaluate your portfolio and update our recommendations. It is **your responsibility to let us know about these changes so we can make appropriate updates** to your managed account(s).

You will receive account statements from Schwab, the custodian of your account(s), at least quarterly. These statements show your current holdings, the cost basis of each investment, and their current market value.

We encourage you to review these statements carefully. They summarize your account value, holdings, and all transactions made during the quarter. **Reviewing them helps confirm that everything is reported accurately and that your portfolio continues to align with your expectations.**

Financial Planning Reviews

The financial planner professional who has designed your financial plan will work closely with you to be sure the action points identified in the financial plan have been or are being properly executed. Once the action points have been completed, the financial plan should be reviewed at least annually. Material changes in your lifestyle choices, personal circumstances, the general economy, or tax law changes can trigger more frequent reviews. However, **it is your responsibility to communicate these changes to us** so that the appropriate adjustments can be made.

CLIENT REFERRALS & OTHER COMPENSATION

ITEM 14

Referral Compensation

We do not receive any economic benefit from an independent party for managing your account(s). In addition, we do not compensate persons/firms for client referrals.

Other Compensation (Indirect Benefit)

As described in Item 12, “**Brokerage Practices,**” we may receive certain support services or products from Schwab at no cost or at a discount. These benefits do not increase the fees you pay for transactions or custodial services. We are not required to invest any specific amount of your assets in any particular funds or products because of these arrangements, and we do not have any obligation to Schwab to do so.





Financial Planning Compensation

A potential conflict of interest can arise when we recommend outside professionals—such as attorneys, accountants, insurance agents, or brokerage representatives—to help implement parts of your financial plan. Although the Company does not share in the fees these professionals earn and does not receive commissions for recommending insurance or brokerage services, we may have an incentive to refer you to professionals who may also refer clients back to us. This could limit the range of professionals you consider, even if another independent provider could offer similar services at a lower cost.

To help you understand your options, please note:

- ❖ Some recommendations may require you to work with a registered representative of a broker-dealer to execute transactions. We do not earn commissions from these transactions, but the registered representative you choose will.
- ❖ If insurance is needed, we can refer you to a licensed insurance agent. Keep in mind, any insurance agent you select will receive normal commissions on insurance products you purchase.
- ❖ You are not required to use any professional we recommend. You are free to choose your own attorneys, accountants, insurance agents, registered representatives, or other specialists to implement your plan.
- ❖ We will not receive any compensation from referring you to another professional unless we disclose that to you in advance.

Even with these potential conflicts, we remain committed to acting in your best interest and to making all required disclosures in accordance with the Investment Advisers Act of 1940 and related rules.

Retirement Rollover Compensation

If we recommend that you roll over retirement plan assets into an IRA that we manage, we will earn an advisory fee on those assets. Because that increases our compensation, the Department of Labor (“DOL”) views this as a potential conflict of interest (“self-dealing”). We are prohibited from making that recommendation unless we comply with the DOL’s Prohibited Transaction Exemption 2020-02 (“Improving Investment Advice for Workers & Retirees”). Under this exemption, we act as a fiduciary when providing rollover advice and will only recommend a rollover if we believe it is in your best interest. Before doing so, we compare your current plan to an IRA—considering factors such as fees and expenses, services, investment options, and your specific needs—and we document the reasons for our recommendation.

When you leave an employer, you typically have four choices for your retirement assets:

1. Leave the assets in your former employer’s plan, if the plan allows it.
2. Roll the assets into your new employer’s plan, if available and rollovers are permitted.
3. Roll the assets into an Individual Retirement Account (“IRA”); or
4. Cash out the account (which may result in taxes and/or IRS penalties, depending on your age).

If you decide to roll over your retirement assets to an IRA, you are under no obligation to hire us to manage those funds. You are free to choose any IRA provider or advisor you prefer.





CUSTODY

ITEM 15

Management Fee Deduction

We do not take possession of or maintain custody of your funds or securities, but will simply monitor the holdings within your portfolio and trade your account based on your stated investment objectives and guidelines. Physical possession and custody of your funds and/or securities are maintained with Charles Schwab & Company, Inc. as indicated above in Item 12, “**Brokerage Practices.**”

We are however defined as having custody since you have authorized us to deduct our advisory fees directly from your account. To protect you as well as to protect our advisory practice, we have implemented the following regulatory safeguards:

- ❖ We report to the regulatory authority (the Florida Office of Financial Regulation) having jurisdiction over our advisory practice that we have custody.
- ❖ Your funds and securities will be maintained with a qualified custodian (Schwab) in a separate account in your name.
- ❖ Authorization to withdraw our management fees directly from your account will be approved by you prior to engaging in any portfolio management services.
- ❖ At the time we notify the qualified custodian to withdraw our quarterly fee from your account, we will send you a quarterly notice itemizing our fee. Itemization includes the formula used to calculate our fee, the amount of assets under management the fee is based on, and the time period covered by the fee.

Schwab is required by law to send you, at least quarterly, statements summarizing the specific investments currently held in your account, the value of your portfolio, and account transactions. **You are encouraged to compare the financial data contained in our report and/or itemized fee notice with the financial information disclosed in your account statement from Schwab to verify the accuracy and correctness of our reporting.**

Standing Letters of Authorization

We will allow you to maintain a Standing Letter of Authorization (“SLOA”) with our firm. However, SLOAs with asset transfer **instructions to a third-party** (e.g., any person/entity/joint account other than just you alone) define us as having custody under the Custody Rule (1940 Act Rule 206(4)-2). Therefore, to comply with the No-Action Letter issued by the SEC, relating to SLOAs and the Custody Rule, we have implemented the following regulatory safeguards and will only accept SLOAs under these conditions:

- ❖ The person and place of delivery must always be identified in the SLOA instructions. We will not approve any SLOAs where we are authorized to modify the instructions relating to the person and/or place of delivery.
- ❖ We will not accept SLOA instructions for delivery to a person affiliated with our firm and/or located at our place of business.
- ❖ The timing and amount of assets to transfer can be open-ended per the instructions of the SLOA.
- ❖ All SLOA instructions must be in writing and confirmed with your signature. We will not accept verbal changes to any SLOAs.

The SEC SLOA No-Action Letter identifies seven (7) steps to follow as part of the safekeeping requirements. The first two bullet-points above are our responsibility under the No-action Letter, the remaining five (5) are the responsibility of the qualified custodian (Schwab). If you





would like a complete list of the safekeeping instructions, let us know and we will be glad to provide you a copy.

INVESTMENT DISCRETION

ITEM 16

We will have you complete our advisory agreement, which grants us discretionary trading authority to buy and sell securities in the amounts we determine are appropriate for your account.

However, you can limit or change this discretion at any time by giving us written instructions. For example, you may ask us to avoid certain investments, cap how much we can buy of a specific security, exclude inverse or leveraged products, restrict the use of margin, or set any other reasonable trading limits you want us to follow.

VOTING CLIENT SECURITIES

ITEM 17

We do not vote client proxies. You understand and agree that you retain the right to vote all proxies solicited for securities held in your managed accounts. Schwab, the custodian of your managed accounts, will mail you all proxy solicitations. Any proxy solicitations inadvertently received by us will be immediately forwarded to you for your evaluation and decision.

However, if you have specific questions regarding an action being solicited by the proxy that you do not understand or you want clarification, you may contact us and we will explain the particulars. **Keep in mind we will not advise you in a direction to vote; the ultimate decision on how you vote is your responsibility and left to you to decide.**

FINANCIAL INFORMATION

ITEM 18

We are not required to include financial information in our Disclosure Brochure since we will not take physical custody of client funds or securities or bill client accounts six (6) months or more in advance for more than \$500.

We are not aware of any current financial conditions that are likely to impair our ability to meet our contractual commitments to you. In addition, the Company has not, nor have any of our officers and directors, been the subject of a bankruptcy petition at any time during the past ten years.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

ITEM 19

Information of each of our principal executive officers and supervised persons can be found in the attached Form ADV Part 2B: Brochure Supplements.

END OF DISCLOSURE BROCHURE



FORM ADV: PART 2B

BROCHURE SUPPLEMENT



1540 International Parkway
Suite 200
Lake Mary, Florida 32746

CONTACT INFORMATION

Tel: 407.590.9372
Fax: 407.699.0921

www.FinancialLifeDesigns.net

SUPERVISION

Audrey W. Jones

Chief Compliance Officer

Phone:
407.590.9372

e-Mail:
awjones@FinancialLifeDesigns.net

Ms. Jones is responsible for the regulatory oversight of our advisory practice - ensuring our business activities are compliant with all federal and state regulations and that we are operating in compliance with our written policies and procedures.

Her other duties include, but are not limited to: managing investment activities, discussing investment options with clients, and meeting with clients to evaluate financial alternatives.

BROCHURE SUPPLEMENT
DATED

1

**JANUARY
2026**

This Brochure Supplement provides information about Audrey W. Jones that is an accompaniment to the Disclosure Brochure for our firm, Financial Life Designs, LLC. You should have received both of these together as a complete disclosure packet. If you did not receive our Disclosure Brochure or if you should have questions about this Brochure Supplement for Ms. Jones, you are welcome to contact us - our contact information is listed to the left.

Additional information about Financial Life Designs, LLC and Audrey W. Jones are also available on the SEC's website at www.adviserinfo.sec.gov.

Audrey W. Jones, CFP®

CRD#: 2445467

Year of Birth: 1957

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education

1979 - University of Central Florida: Bachelor of Science in Communications

Licenses

FINRA Exams: Series 6 - Investment Company Products/Variable Contracts Rep. Exam (Retired)
Series 7 - General Securities Representative Examination (Retired)
Series 63 - Uniform Securities Agent State Law Examination (Retired)

Insurance: 2-15 License - Florida Life, Health & Annuity Insurance (Retired)

Designations: CERTIFIED FINANCIAL PLANNER™ (CFP®) Certification¹ (CFP® since 1999) - The CFP® designation is issued by the Certified Financial Planner Board of Standards, Inc. The CFP® requires certificate holders to have a bachelor's degree, three (3) years professional working experience in the area of financial planning, and to successfully pass the examination process. To retain their CFP® designation certificate holders are required to pay an annual certification fee, complete 30-hours of continuing education every two (2) years, and adhere to the CFP® Board's Code of Ethics and Professional Responsibility, Rules of Conduct, and Financial Planning Practice Standards.

Business Background

02/2015 - Present Financial Life Designs, LLC
Position: Managing Member - President & Chief Compliance Officer

02/2015 - 12/2017 California Lutheran University
Position: Adjunct Faculty Member

01/2014 - 11/2016 Bauerle Financial, Inc.
Position: Investment Advisor Representative

02/2010 - 12/2013 Finaware, Inc. d/b/a Wealthcare Capital Management
Position: Investment Advisor Representative

02/2008 - 01/2010 CPA Wealth Management Services, PA
Position: Investment Advisor Representative & Wealth Coach

DISCIPLINARY INFORMATION

Ms. Jones does not have any disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Ms. Jones is not involved in any other business activities requiring disclosure. Full focus of her attention is directed to meeting your investment needs.

ADDITIONAL COMPENSATION

Ms. Jones does not receive any economic benefit, sales awards, prizes or bonuses that are based on the number or amount of sales, client referrals, or from opening new accounts.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Ms. Jones has not been the subject of any arbitration claim, civil litigation, self-regulatory organization/administrative proceeding, or bankruptcy petition at any time during the past ten years.

¹ Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and federally registered CFP (with flame logo), which it awards to individuals who successfully complete initial and ongoing certification requirements.



FORM ADV: PART 2B

BROCHURE SUPPLEMENT



1540 International Parkway
Suite 200
Lake Mary, Florida 32746

CONTACT INFORMATION

Tel: 407.590.9372
Fax: 407.699.0921

www.FinancialLifeDesigns.net

SUPERVISION

Audrey W. Jones
Chief Compliance Officer

Phone:
407.590.9372
e-Mail:
awjones@FinancialLifeDesigns.net

Ms. Jones is responsible for the regulatory oversight of our advisory practice - ensuring our business activities are compliant with all federal and state regulations and that we are operating in compliance with our written policies and procedures.

Her other duties include, but are not limited to: managing investment activities, discussing investment options with clients, and meeting with clients to evaluate financial alternatives.

BROCHURE SUPPLEMENT
DATED

1
JANUARY
2026

This Brochure Supplement provides information about Tyler P. Jones that is an accompaniment to the Disclosure Brochure for our firm, Financial Life Designs, LLC. You should have received both of these together as a complete disclosure packet. If you did not receive our Disclosure Brochure or if you should have questions about this Brochure Supplement for Mr. Jones, you are welcome to contact us - our contact information is listed to the left.

Additional information about Financial Life Designs, LLC and Tyler P. Jones are also available on the SEC's website at www.adviserinfo.sec.gov.

Tyler P. Jones

CRD#: 7863517

Year of Birth: 1995

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education

2021 - University of Central Florida: Bachelor of Science in Industrial Engineering (Dean's List)
2017 - Seminole State College: Associate of Arts in Engineering (Dean's List)

Licenses

FINRA Exams: Series 65 - Uniform Investment Adviser Law Examination

Business Background

01/2025 - Present Financial Life Designs, LLC
Position: Member - Vice President
08/2024 - 12/2024 Financial Life Designs, LLC
Position: Investment Advisor Representative
07/2023 - 08/2024 Financial Life Designs, LLC
Position: Administrative Assistant
01/2023 - 07/2023 Charles Perry Partners, Inc.
Position: Project Engineer
05/2022 - 12/2022 F J Nugent & Associates, Inc.
Position: Project Manager
07/2018 - 05/2022 Financial Life Designs, LLC
Position: Administrative Assistant

DISCIPLINARY INFORMATION

Mr. Jones has not been found to be the cause of, or been found to be involved in, any civil litigation, self-regulatory organization/administrative proceeding involving investment-related business activities at any time during the past ten years; or personally ever been the subject of a criminal action.

OTHER BUSINESS ACTIVITIES

Mr. Jones is not involved in any other business activities that creates a conflict of interest. Full focus of his attention is directed to meeting your investment needs.

ADDITIONAL COMPENSATION

Mr. Jones does not receive any economic benefit, sales awards, prizes or bonuses that are based on the number or amount of sales, client referrals, or from opening new accounts.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Mr. Jones has never been subject, or found liable, to an arbitration claim, civil litigation, self-regulatory organization/administrative proceeding, or been the subject of a bankruptcy petition.



Financial Life Designs, LLC
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