Item 1: Cover Page

Part 2A of Form ADV
Firm Brochure

February 19, 2026

FORUM Solutions Group, LLC
dba SafisLife Advisors
SEC File No. 801-78874

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This brochure provides information about the qualifications and business practices of SafisLife Advisors. If you have any questions about the contents of this brochure, please contact Jim Carr at 317-558-6322 or email SafisLife@forumcu.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 with the SEC or state regulatory authority does not imply a certain level of skill or expertise.

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

Item 2: Material Changes

This Firm Brochure is our disclosure document prepared according to regulatory requirements and rules. Consistent with the rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

There are no material changes to this Brochure from the last annual update issued on March 17, 2025.

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Item 4: Advisory Business

A. Ownership/Advisory History

FORUM Solutions Group, LLC, dba SafisLife Advisors ("SafisLife" or the "firm") is an Indiana limited liability company formed in 2007. FORUM Credit Union is the principal owner of the firm.

B. Advisory Services Offered

Enrich™ Financial Wellness Program

SafisLife offers a personal financial wellness program through Enrich and FORUM Credit Union. Users pay a monthly subscription to access the online interface that offers features to help set and achieve financial goals, such as the following:

- Access to savings account yielding competitive dividends
- Financial wellness coaching
- Financial topics and courses, such as planning for retirement, repaying student loans, buying a home and understanding mortgages, buying or leasing a car, filing taxes, and many others.
- Tools for discovering your money personality, budgeting, tracking student loans, accessing credit scores and reports, and more
- Financial literacy webinars

Investment Advisory Services

SafisLife offers investment advisory services to clients through Betterment LLC, using an automated, online investment management platform for use by independent investment advisors. Through this Third Party Asset Management Program ("TAMP"), we provide clients a variety of risk-based model portfolios consisting of exchange-traded funds ("ETFs") and a cash allocation. The client's portfolio is held in a brokerage account opened by the client at Betterment Securities, a registered broker-dealer. We are independent of and not owned by, affiliated with, or sponsored or supervised by Betterment LLC, Betterment Securities, or their affiliates (together, "Betterment"). The Program is described in the Betterment Disclosure Brochure (the "Program Disclosure Brochure"), which is delivered to clients by Betterment during the online enrollment process.

We, and not Betterment, are the client's investment advisor and primary point of contact with respect to the Program. We are solely responsible, and Betterment is not responsible, for determining the appropriateness of the Program for the client, assisting the client in choosing a suitable investment strategy and portfolio for the client's investment needs and goals, and assisting the client in managing that portfolio on an ongoing basis. Betterment's role is limited to delivering the Program Disclosure Brochure to clients and administering the Program so that it operates as described in the Program Disclosure Brochure.

We have contracted with Betterment to provide us with the technology platform and related trading and account management services for the Program. This platform enables us to make the Program available to clients online and includes a system that automates certain key parts of our investment process (the "System"). The System includes an online questionnaire that helps us determine the client's investment objectives and risk tolerance and select an appropriate investment strategy and portfolio. Clients should note that we will recommend a portfolio via the System in response to the client's answers to the online questionnaire. The client may then indicate an interest in a portfolio that is less or more conservative or aggressive than the recommended portfolio, but the client will make the final decision in selecting a portfolio based on all the information provided by the client. The client has the ability to reallocate assets or select other portfolios on a self-directed basis or in consultation with their adviser. The System also includes an automated investment engine through which we manage the client's portfolio on an ongoing basis through automatic rebalancing and tax-loss harvesting (if the client is eligible and elects).

Clients agree to promptly inform SafisLife, via the platform, if the information provided, including client's investment objectives, goals, risk tolerance, other personal and financial circumstances, time horizon, and investment experience becomes inaccurate, and to provide updated information, if any, about the client's financial circumstances and investment objectives.

C. Client-Tailored Services and Client-Imposed Restrictions

Each client's account will be managed on the basis of the client's financial situation and investment objectives and in accordance with any reasonable restrictions imposed by the client on the management of the account—for example, restricting the type or amount of security to be purchased in the portfolio.

D. Wrap Fee Programs

SafisLife may refer clients to the Betterment wrap fee program. While SafisLife does not sponsor a wrap fee program, it may recommend third-party wrap fee programs depending on the needs of a particular client. In wrap fee programs, brokerage commissions and transaction costs are included in the asset-based fee charged to the client.

E. Client Assets Under Management

As of December 31, 2025, FORUM Solutions Group, LLC, managed assets of $381,043,472 on a discretionary basis, and $22,209,301 on a non-discretionary basis.

Item 5: Fees and Compensation

A. Methods of Compensation and Fee Schedule

Personal Finance Program Fee

For the personal finance program, users are charged a monthly subscription fee of $5.00.

Initial subscription fee will be billed on the first day of the month following enrollment.

Investment Advisory Services Fees

Investment advisory services are charged an asset-based fee calculated as a percentage of the value of the assets being managed through the Betterment TAMP according to the following fee schedule, which represents the firm's maximum fees for individual services.

Assets Under Management	SafisLife Fee	Betterment Fee	Total Fee
$0–$75,000	25 bps	20 bps	45 bps
$75,000–$150,000	55 bps	20 bps	75 bps
$150,000+	70 bps	20 bps	90 bps

Asset-based fees are always subject to the investment advisory agreement between the client and SafisLife. Such fees are payable quarterly in arrears.

B. Client Payment of Fees

Personal Finance Program Fee

Subscription fees will be paid on the online app with the user's credit card or debited from their online savings account.

A subscription to the online app may be canceled by the user at any time for any reason but will continue until the end of the subscription period. Upon cancellation, the user's savings account held at our affiliate will remain open and continue to earn interest at the prevailing rate on FORUM Credit Union's regular savings account. The subscription will auto-renew unless canceled by the user before the end of the subscription period. No refunds will be issued if the subscription is terminated before the end of the subscription period.

Investment Advisory Services Fees

SafisLife does not require the prepayment of its fees, as fees are payable quarterly in arrears. SafisLife requires clients to authorize the direct debit of fees from their accounts. Exceptions may be granted subject to the firm's consent for clients to be billed directly for our fees. For directly debited fees, the custodian's periodic statements will show each fee deduction from the account. Clients may withdraw this authorization for direct billing of these fees at any time by notifying us or their custodian in writing.

SafisLife will deduct advisory fees directly from the client's account provided that (i) the client provides written authorization, and (ii) the qualified custodian sends the client a statement, at least quarterly, indicating all amounts disbursed from the account. The client is responsible for verifying the accuracy of the fee calculation, as the client's custodian will not verify the calculation.

A client investment advisory agreement may be canceled at any time by the client, or by SafisLife with 30 days' prior written notice to the client. Upon termination, any earned, unpaid fees will be immediately due and payable. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

C. Additional Client Fees Charged

All fees paid for investment advisory services are separate and distinct from the fees and expenses charged by exchange-traded funds, mutual funds, separate account managers, broker-dealers and custodians retained, if any. Such fees and expenses are described in each exchange-traded fund and mutual fund's prospectus, each separate account manager's Form ADV and Brochure and Brochure Supplement or similar disclosure statement, and by any broker-dealer or custodian retained. Clients are advised to read these materials carefully before investing. If a mutual fund also imposes sales charges, a client may pay an initial or deferred sales charge as further described in the mutual fund's prospectus. A client using SafisLife may be precluded from using certain mutual funds or separate account managers because they may not be offered by the client's custodian.

Please refer to the Brokerage Practices section (Item 12) for additional information regarding the firm's brokerage practices.

D. External Compensation for the Sale of Securities to Clients

SafisLife's advisory professionals are compensated primarily through a fixed salary plus a percentage of the assets under management. SafisLife's advisory professionals may receive commission-based compensation for the sale of insurance products. Please see Item 10.C. for detailed information and conflicts of interest.

E. Important Disclosure – Custodian Investment Programs

Please be advised that the firm utilizes certain custodians/broker-dealers. Under these arrangements we can access certain investment programs offered through such custodian(s) that offer certain compensation and fee structures that create conflicts of interest of which clients need to be aware. Please note the following:

Limitation on Mutual Fund Universe for Custodian Investment Programs: There are certain programs in which we participate where a client's investment options may be limited in certain of these programs to those mutual funds and/or mutual fund share classes that pay 12b-1 fees and other revenue sharing fee payments, and the client should be aware that the firm is not

selecting from among all mutual funds available in the marketplace when recommending mutual funds to the client.

Conflict Between Revenue Share Class (12b-1) and Non-Revenue Share Class Mutual Funds:
Revenue share class/12b-1 fees are deducted from the net asset value of the mutual fund and generally, all things being equal, cause the fund to earn lower rates of return than those mutual funds that do not pay revenue sharing fees. The client is under no obligation to utilize such programs or mutual funds. Although many factors will influence the type of fund to be used, the client should discuss with their investment adviser representative whether a share class from a comparable mutual fund with a more favorable return to investors is available that does not include the payment of any 12b-1 or revenue sharing fees given the client's individual needs and priorities and anticipated transaction costs. In addition, the receipt of such fees can create conflicts of interest in instances where the custodian receives the entirety of the 12b-1 and/or revenue sharing fees and takes the receipt of such fees into consideration in terms of benefits it may elect to provide to the firm, even though such benefits may or may not benefit some or all of the firm clients.

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

SafisLife does not charge performance-based fees and therefore has no economic incentive to manage clients' portfolios in any way other than what is in their best interests.

Item 7: Types of Clients

SafisLife provides its services to individuals.

SafisLife has a minimum account size/investment of $5,000. SafisLife reserves the right to waive the minimum.

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

A. Methods of Analysis and Investment Strategies

SafisLife uses a variety of sources of data to conduct its economic, investment and market analysis, such as financial newspapers and magazines, economic and market research materials prepared by others, conference calls hosted by mutual funds, corporate rating services, annual reports, prospectuses, and company press releases. It is important to keep in mind that there is no specific approach to investing that guarantees success or positive returns; investing in securities involves risk of loss that clients should be prepared to bear.

SafisLife and its investment adviser representatives are responsible for identifying and implementing the methods of analysis used in formulating investment recommendations to clients. The methods of analysis may include quantitative methods for optimizing client portfolios, computer-based risk/return analysis, technical analysis, and statistical and/or computer models utilizing long-term economic criteria.

- Optimization involves the use of mathematical algorithms to determine the appropriate mix of assets given the firm's current capital market rate assessment and a particular client's risk tolerance.
- Quantitative methods include analysis of historical data such as price and volume statistics, performance data, standard deviation and related risk metrics, how the security performs relative to the overall stock market, earnings data, price to earnings ratios, and related data.
- Technical analysis involves charting price and volume data as reported by the exchange where the security is traded to look for price trends.
- Computer models may be used to derive the future value of a security based on assumptions of various data categories such as earnings, cash flow, profit margins, sales, and a variety of other company specific metrics.

In addition, SafisLife reviews research material prepared by others, as well as corporate filings, corporate rating services, and a variety of financial publications. SafisLife may employ outside vendors or utilize third-party software to assist in formulating investment recommendations to clients.

Recommendation of Portfolios

SafisLife will assist the client in selecting an appropriate risk-based model strategy for the client's portfolio. A description of the criteria to be used in formulating an investment recommendation for model portfolios is set forth below.

SafisLife may utilize additional independent third parties to assist it in recommending portfolios.

SafisLife reviews certain quantitative and qualitative criteria related to mutual or exchange traded funds and to formulate investment recommendations to its clients. Quantitative criteria may include:

- the performance history of an ETF manager evaluated against that of its peers and other benchmarks
- an analysis of risk-adjusted returns
- an analysis of returns over specific time periods, sector, and style analysis
- the fund's fee structure
- the relevant portfolio manager's tenure

Qualitative criteria used in selecting/recommending managers include the investment objectives and/or management style and philosophy of a mutual fund or manager; a mutual fund or manager's consistency of investment style; and employee turnover and efficiency and capacity. SafisLife will regularly review the activities of the portfolios selected by the client.

Risk of Loss

The securities in the portfolios typically consist of ETFs, which are subject to some or all of the following risk factors:

ETFs are investment companies whose shares are bought and sold on a securities exchange. An ETF holds a portfolio of securities designed to track a particular market segment or index. Some examples of ETFs are SPDRs®, streetTRACKS®, DIAMONDSSM, NASDAQ 100 Index Tracking StockSM ("QQQs SM") iShares® and VIPERs®. ETFs have embedded expenses that the client indirectly bears.

Investing in ETFs involves risk. Specifically, ETFs, depending on the underlying portfolio and its size, can have wide price (bid and ask) spreads, thus diluting or negating any upward price movement of the ETF or enhancing any downward price movement. Also, ETFs require more frequent portfolio reporting by regulators and are thereby more susceptible to actions by hedge funds that could have a negative impact on the price of the ETF. Certain ETFs may employ leverage, which creates additional volatility and price risk depending on the amount of leverage utilized, the collateral and the liquidity of the supporting collateral.

Further, the use of leverage (i.e., employing the use of margin) generally results in additional interest costs to the ETF. Certain ETFs are highly leveraged and therefore have additional volatility and liquidity risk. Volatility and liquidity can severely and negatively impact the price of the ETF's underlying portfolio securities, thereby causing significant price fluctuations of the ETF.

B. Investment Strategy and Method of Analysis Material Risks

Our investment strategy is custom-tailored to the client's goals, investment objectives, risk tolerance, and personal and financial circumstances. For this TAMP portfolio program. SafisLife employs a passively-managed portfolio strategy. The investment strategy for a specific client is based upon the objectives stated by the client during consultations, and on their risk profile. The client may change these objectives at any time and should notify SafisLife immediately of these changes.

C. Security-Specific Material Risks

There is an inherent risk for clients who have their investment portfolios heavily weighted in one security, one industry or industry sector, one geographic location, one investment manager, one type of investment instrument (equities versus fixed income). Clients who have diversified portfolios, as a general rule, incur less volatility and therefore less fluctuation in portfolio value than those who have concentrated holdings. Concentrated holdings may offer the potential for higher gain, but also offer the potential for significant loss.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There is nothing to report on this item.

B. Administrative Enforcement Proceedings

There is nothing to report on this item.

C. Self-Regulatory Organization Enforcement Proceedings

There is nothing to report on this item.

Item 10: Other Financial Industry Activities and Affiliations

A. Broker-Dealer or Representative Registration

Neither SafisLife nor its supervised persons are registered broker-dealers and do not have an application to register pending.

B. Futures or Commodity Registration

Neither SafisLife nor its affiliates are registered as a commodity firm, futures commission merchant, commodity pool operator or commodity trading advisor and do not have an application to register pending.

C. Material Relationships Maintained by this Advisory Business and Conflicts of Interest

FORUM Credit Union

SafisLife is under common control with FORUM Credit Union, a federal credit union. SafisLife may recommend FORUM Credit Union and its products to its clients to fulfill their banking needs. Clients are advised that any such referral is an inherent conflict of interest due to (i) the common ownership among the companies, and (ii) the indirect economic benefit SafisLife receives from FORUM Credit Union products, such as the savings account.

Registration as Insurance Agency

FORUM Credit Union is a duly licensed insurance agency. Additionally, certain of SafisLife's supervised persons are licensed insurance agents with FORUM Credit Union, and in such capacity, may recommend, on a fully disclosed basis, the purchase of certain insurance products. A conflict of interest exists to the extent that SafisLife or its supervised persons recommend the purchase of insurance products where FORUM Credit Union or SafisLife's supervised persons receive insurance commissions or other additional compensation. SafisLife strives to put its clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

D. Recommendation or Selection of Other Investment Advisors and Conflicts of Interest

SafisLife does not recommend separate account managers or other investment products in which it receives any form of referral or solicitor compensation from the separate account manager or client.

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

A. Code of Ethics Description

In accordance with the Advisers Act, SafisLife has adopted policies and procedures designed to detect and prevent insider trading. In addition, SafisLife has adopted a Code of Ethics (the "Code"). Among other things, the Code includes written procedures governing the conduct of SafisLife's advisory and access persons. The Code also imposes certain reporting obligations on persons subject to the Code. The Code and applicable securities transactions are monitored by the chief compliance officer of SafisLife. SafisLife will send clients a copy of its Code of Ethics upon written request.

SafisLife has policies and procedures in place to ensure that the interests of its clients are given preference over those of SafisLife, its affiliates and its employees. For example, there are policies in place to prevent the misappropriation of material non-public information, and such other policies and procedures reasonably designed to comply with federal and state securities laws.

B. Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

SafisLife does not engage in principal trading (i.e., the practice of selling stock to advisory clients from a firm's inventory or buying stocks from advisory clients into a firm's inventory). In addition, SafisLife does not recommend any securities to advisory clients in which it has some proprietary or ownership interest.

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

SafisLife, its affiliates, employees and their families, trusts, estates, charitable organizations and retirement plans established by it may purchase the same securities as are purchased for clients in accordance with its Code of Ethics policies and procedures. The personal securities transactions by advisory representatives and employees may raise potential conflicts of interest when they trade in a security that is:

- owned by the client, or
- considered for purchase or sale for the client.

Such conflict generally refers to the practice of front-running (trading ahead of the client), which SafisLife specifically prohibits. SafisLife has adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our advisory representatives and employees to act in the client's best interest
- prohibit fraudulent conduct in connection with the trading of securities in a client account

- prohibit employees from personally benefitting by causing a client to act, or fail to act in making investment decisions
- prohibit the firm or its employees from profiting or causing others to profit on knowledge of completed or contemplated client transactions
- allocate investment opportunities in a fair and equitable manner
- provide for the review of transactions to discover and correct any trades that result in an advisory representative or employee benefitting at the expense of a client.

Advisory representatives and employees must follow SafisLife's procedures when purchasing or selling the same securities purchased or sold for the client.

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

SafisLife, its affiliates, employees and their families, trusts, estates, charitable organizations, and retirement plans established by it may effect securities transactions for their own accounts that differ from those recommended or effected for other SafisLife clients. The firm does not engage in aggregation or bulk trading, and does not conduct average pricing calculations. It is the policy of SafisLife to place the clients' interests above those of SafisLife and its employees.

Item 12: Brokerage Practices

A. Factors Used to Select Broker-Dealers for Client Transactions

Custodian Recommendations

For clients participating in the Betterment TAMP, Betterment Securities, a registered broker-dealer, member SIPC, will be the qualified custodian for client accounts using Betterment LLC and/or Betterment Institutional. Clients will open the account with Betterment Securities by entering into an account agreement directly with them. While we do not open the account for you, we may assist you in doing so. SafisLife is independently owned and operated and not affiliated with Betterment.

Client's Custody and Brokerage Costs

For client accounts that Betterment Securities maintains, Betterment Securities generally does not charge separately for custody services. It is instead compensated as part of the Betterment Institutional platform fee, which is a percentage of the dollar amount of assets in the account in lieu of commissions. SafisLife has determined that having Betterment Securities execute trades is consistent with its duty to seek "best execution" of trades (see above).

Soft Dollar Arrangements

While SafisLife has no formal soft dollars program in which soft dollars are used to pay for third party services, SafisLife may receive research, products, or other services from its broker/dealer in connection with client securities transactions ("soft dollar benefits") consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended, and may consider these benefits in recommending brokers. There can be no assurance that any particular client will benefit from any particular soft dollar research or other benefits. SafisLife benefits by not having to produce or pay for the research, products or services, and SafisLife will have an incentive to recommend a broker dealer based on receiving research or services. Clients should be aware that SafisLife's acceptance of soft dollar benefits may result in higher commissions charged to the client.

Institutional Trading and Custody Services

Betterment Securities serves as broker-dealer to Betterment Institutional, an investment and advice platform serving independent investment advisory firms. Betterment Institutional also offers available various support services, which may not be available to its retail customers. Some of those services help SafisLife manage or administer client accounts, while others help us manage and grow our business. Betterment Institutional's support services are generally available on an unsolicited basis (SafisLife does not have to request these services) and at no additional charge to SafisLife.

Other Products and Services

Betterment Institutional also makes available to SafisLife other products and services that benefit SafisLife but may not directly benefit the client or client accounts. These products and services assist SafisLife in managing and administering client accounts, such as software and technology that may:

- Assist with back-office functions, recordkeeping, and client reporting of our accounts.
- Provide access to client account data (such as duplicate trade confirmations and account statements).
- Provide pricing and other market data.
- Assist with back-office functions, recordkeeping, and client reporting.

The custodian may also provide other benefits such as educational events or occasional business entertainment of SafisLife personnel. In evaluating whether to recommend that clients custody their assets at the custodian, SafisLife may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers, and not solely the nature, cost or quality of custody and brokerage services provided by the custodian, which creates a conflict of interest.

The Firm's Interest in Custodian's Services

The availability of these services from Betterment Institutional benefits SafisLife because we do not have to produce or purchase them. In addition, SafisLife does not have to pay an additional fee for Betterment Securities' services, although these services may be contingent upon SafisLife committing a certain amount of assets to Betterment Securities for custody.

SafisLife has an incentive to have clients maintain their accounts with Betterment Securities based on SafisLife's interest in receiving Betterment Institutional's and Betterment Securities' services that benefit our business rather than based on clients' interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. However, the availability to us of Betterment Institutional's and Betterment Securities' products and services is not based on SafisLife giving particular investment advice, such as buying particular securities for its clients. Moreover, SafisLife believes that use of Betterment Securities as custodian and broker-dealer is in the clients' best interests and consistent with SafisLife's fiduciary duty. SafisLife's selection of Betterment Securities is primarily supported by the scope, quality, and price of services (described above) rather than Betterment Institutional's and Betterment Securities' services that benefit SafisLife directly.

As part of its fiduciary duties to clients, SafisLife endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by SafisLife or its related persons in and of itself creates a conflict of interest and indirectly influences SafisLife's recommendation of broker-dealers for custody and brokerage services.

B. Aggregating Securities Transactions for Client Accounts

Best Execution

SAFISLife is recommending Betterment's wrap fee program and therefore Betterment's trading and advisory fees are wrapped into one all-inclusive fee from Betterment, which is in addition to SAFISLife's advisory fee.

Item 13: Review of Accounts

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

For those clients to whom SafisLife provides investment management services, SafisLife monitors those portfolios as part of an ongoing process while regular account reviews are conducted on at least an annual basis. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with SafisLife and to keep SafisLife informed of any changes thereto. SafisLife contacts ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

B. Review of Client Accounts on Non-Periodic Basis

SafisLife may perform ad hoc reviews on an as-needed basis if there have been material changes in the client's investment objectives or risk tolerance, or a material change in how SafisLife formulates investment advice.

C. Content of Client-Provided Reports and Frequency

The client's independent custodian provides account statements directly to the client no less frequently than quarterly. Clients should compare the account statements they receive from their custodian with those they receive from SafisLife. The custodian's statement is the official record of the client's securities account and supersedes any statements or reports created on behalf of the client by SafisLife.

Item 14: Client Referrals and Other Compensation

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

Please refer to the disclosures in Items 10 and 12 regarding referrals to affiliates and third-party service providers and benefits the firm receives from its custodian(s). SafisLife may receive economic benefits for referring clients to affiliate and third-party service providers. You are under no obligation to utilize any service provider recommended to you by SafisLife or its affiliates.

The firm may from time to time receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing, such as advertising, publishing, and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made. This creates a conflict of interest in that there is an incentive to recommend certain products and investments based on the receipt of this compensation instead of what is the in best interest of our clients. We attempt to control for this conflict by always basing investment decisions on the individual needs of our clients.

B. Advisory Firm Payments for Client Referrals

Employees of SafisLife's affiliate, FORUM Credit Union, may recommend to clients our firm's financial services and receive a referral fee. The receipt of such compensation creates a conflict of interest in that FORUM Credit Union has an economic interest to recommend our firm. Please be advised that the payment of a referral fee does not increase the client's advisory fee paid to the firm.

Item 15: Custody

SafisLife is considered to have custody of client assets for purposes of the Advisers Act for the following reasons:

- The client authorizes us to instruct their custodian to deduct our advisory fees directly from the client's account.
- Our authority to direct client requests, utilizing standing instructions, for wire transfer of funds for first-party money movement and third-party money movement (checks and/or journals, ACH, Fed-wires). The firm has elected to meet the SEC's seven conditions to avoid the surprise custody exam, as outlined below:
    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 the investment adviser, 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. The investment adviser 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. The client's qualified custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.
    7. The investment adviser maintains records showing that the third party is not a related party of the investment adviser or located at the same address as the investment adviser.

Individual advisory clients will receive at least quarterly account statements directly from their custodian containing a description of all activity, cash balances, and portfolio holdings in their accounts. SafisLife urges its clients to compare the account balance(s) shown on their account statements to the quarter-end balance(s) on their custodian's monthly statement. The custodian's statement is the official record of the account.

Item 16: Investment Discretion

Clients may grant a limited power of attorney to SafisLife with respect to trading activity in their accounts by signing the appropriate custodian limited power of attorney form. In those cases, SafisLife will exercise full discretion as to the selection of portfolios.

Item 17: Voting Client Securities

SafisLife does not take discretion with respect to voting proxies on behalf of its clients. SafisLife will endeavor to make recommendations to clients on voting proxies regarding shareholder vote, consent, election or similar actions solicited by, or with respect to, issuers of securities beneficially held as part of SafisLife supervised and/or managed assets. In no event will SafisLife take discretion with respect to voting proxies on behalf of its clients.

Except as required by applicable law, SafisLife will not be obligated to render advice or take any action on behalf of clients with respect to assets presently or formerly held in their accounts that become the subject of any legal proceedings, including bankruptcies.

From time to time, securities held in the accounts of clients will be the subject of class action lawsuits. SafisLife has no obligation to determine if securities held by the client are subject to a pending or resolved class action lawsuit. SafisLife also has no duty to evaluate a client's eligibility or to submit a claim to participate in the proceeds of a securities class action settlement or verdict. Furthermore, SafisLife has no obligation or responsibility to initiate litigation to recover damages on behalf of clients who may have been injured as a result of actions, misconduct, or negligence by corporate management of issuers whose securities are held by clients.

Where SafisLife receives written or electronic notice of a class action lawsuit, settlement, or verdict affecting securities owned by a client, it will forward all notices, proof of claim forms, and other materials to the client. Electronic mail is acceptable where appropriate and where the client has authorized contact in this manner.

Item 18: Financial Information

A. Balance Sheet

SafisLife does not require the prepayment of fees of $1200 or more, six months or more in advance, and as such is not required to file a balance sheet.

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

SafisLife does not have any financial issues that would impair its ability to provide services to clients.

C. Bankruptcy Petitions During the Past Ten Years

There is nothing to report on this item.