



GenWealth
FINANCIAL ADVISORS

612 West Commerce Street, Suite 2
Bryant, Arkansas 72022
501-653-7355

Form ADV
Part 2A: Firm Brochure

VISIT US AT:

WWW.GETREADYFORTHEFUTURE.COM

Item 1 – Cover Page

This Brochure provides information about the qualifications and business practices of GenWealth Financial Advisors. If you have any questions about the contents of this brochure, please contact us at 501-653-7355 or email us at info@getreadyforthefuture.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.

GenWealth Financial Advisors is a registered investment advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information about which you determine to hire or retain an Advisor.

Financial Planning offered through GenWealth Financial Advisors, a Registered Investment Advisor, not affiliated with LPL Financial LLC.

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

Item 2 – Material Changes

Since our last brochure, issued on 03/17/2017, there are no material changes.

Currently, our Brochure may be requested by contacting John Shrewsbury at john@getreadyforthefuture.com. Our Brochure is also available on our website www.getreadyforthefuture.com, also free of charge.

Additional information about GenWealth Financial Advisors is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with GenWealth Financial Advisors who are registered, or are required to be registered, as investment advisor representatives of GenWealth Financial Advisors.

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Item 4 – Advisory Business

GenWealth Financial Advisors, LLC is an Arkansas registered investment advisor, operating since October 2007. The firm is jointly owned by John Shrewsbury and Janet Walker.

GenWealth operates offices in 4 locations: 612 West Commerce Street, Suite 2, Bryant, AR; 11601 Pleasant Ridge Road, Little Rock, AR; 301 North Washington Street, Suite 101, El Dorado, AR; 998 Shady Grove, Unit E, Hot Springs, AR.

GenWealth is engaged in the provision of financial planning services to the public on a flat fee or hourly basis. Investment advisor representatives of GenWealth are also registered representatives of LPL Financial, a broker/dealer, member FINRA/SIPC, offering securities and investment advisory services. Clients of GenWealth Financial Advisors are recommended, but under no obligation, to use LPL Financial for implementation of their recommendations.

GenWealth tailors our recommendations and financial plans to each client through an assessment of their current financial position, goals and risk tolerance, and overall investment objective. While GenWealth provides general financial planning services, the company specializes in constructing retirement income plans with clients who are within 5-10 years of their targeted retirement date, or who are already retired.

GenWealth as an entity engages only in financial planning services and holds no client accounts and exercises no discretionary authority over any client investment. Advisors of GenWealth, in their role as investment advisor representatives of LPL financial may exercise discretion over client's accounts under the auspices of LPL's advisory platforms.

Item 5 – Fees and Compensation

All fees are subject to negotiation.

The specific manner in which fees are charged by GenWealth Financial Advisors is established in a client's written agreement with GenWealth.

Standard Financial Planning terms:

Flat Fee Planning

GenWealth will charge fees for financial planning according to your total net worth (assets-liabilities) on the following scale:

Net Worth	Fee
\$0-\$250,000	\$500
\$250,001-\$999,999	\$1,000
\$1,000,000 and above	\$1,500

Hourly Planning/Consulting

\$250.00 per hour. Your advisor will provide you with an estimate of the total number of hours needed to complete your plan following your initial consultation. This estimate is not final and is subject to change based on the volume of work necessitated by your financial needs, situation and complexity of your plan.

Payment of Fees

It is customary that 50% of the flat fee amount, or 50% of the projected hourly amount be paid upon execution of the financial planning agreement, with the balance due upon delivery of your plan. Should you decide for whatever reason to discontinue your planning relationship with GenWealth after signing the financial planning agreement but prior to the delivery of your plan, the initial payment will be considered to be fully earned and you will not be eligible for a refund.

GenWealth's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client.

GenWealth advisors are also registered representatives of LPL Financial, a broker/dealer and therefore recommend clients implement their financial plan through LPL, which could cause the advisor to be paid commissions or brokerage fees on products transacted through LPL Financial. Advisors are also investment advisor representatives through LPL Financial's registered investment advisory firm and can be paid advisory fees based on a percentage of assets under management in accounts held by LPL Financial's advisory program. Commissions and advisory fees make up the vast majority of compensation for advisors working for GenWealth. Financial planning fees generally make up less than 1% of an advisor's overall compensation.

Advisors of GenWealth who are registered representatives of LPL will recommend LPL to advisory Clients for plan implementation and brokerage services. These individuals are subject to FINRA Conduct Rule 3040 that restricts them from conducting securities transactions away from LPL unless LPL provides the representative with written authorization. Therefore, Clients are advised that such advisors are limited to conducting securities transactions through LPL. Implementation of the financial plan through such individuals would present a conflict of interest to the extent that associated persons of GenWealth would receive normal and customary commissions as a registered representative of LPL or licensed insurance agent resulting from any securities or insurance transactions. It may be the case that LPL charges a higher fee for a particular type of service, such as commission rates, than can be obtained from another broker. LPL will not always have the lowest transaction fee.

Clients may utilize the broker/dealer of their choice and have no obligation to purchase or sell securities through such broker as GenWealth recommends. GenWealth addresses this inherent conflict of interest by requiring advisors to conduct a complete assessment of the client's needs through an initial discovery process. The firm also requires advisors to recommend products and

services that directly address the client's needs as discovered in the initial assessment, without regard to the compensation offered by the product provider.

Advisors of GenWealth may sell insurance products, including, but not limited to, life, health, and long-term care products, and will receive additional compensation, in the form of commissions, on the sale of such products. They may also receive compensation on the sale of securities, including 12b-1 distribution fees from investment companies (mutual funds) in connection with the placement of Clients' funds into investment companies, through their capacities as registered representatives of LPL. Additionally, advisors of GenWealth may also earn fees for portfolio management from LPL when acting as representatives of LPL's corporate investment advisor.

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

GenWealth Financial Advisors does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

GenWealth Financial Advisors provides financial planning services to individuals, trusts and retirement plans. While the firm does not have a minimum investment requirement, select advisors will work with the Aspire program and others will work with clients above \$100,000 in assets.

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

Investing in securities involves risk of loss that clients should be prepared to bear. Generally, GenWealth Financial Advisors will recommend a version of the "Income for Life Model" strategy for retirement income distribution. This strategy involves a time-segmented strategy that seeks to avoid reverse dollar-cost averaging, lower overall risk to a client's portfolio, decrease the possibility of portfolio depletion and increase income to overcome inflation.

There can be no assurance that the strategy will be successful due to a variety of factors and risks involved in investing. In all cases, GenWealth follows investment strategies that involve wide diversification across a variety of asset classes. GenWealth may recommend certain investments such as non-traded real estate investment trusts and various forms of annuities that are considered to be illiquid, which means that the cash value of the investment may not be readily available. Such products require long term investment horizons and clients should consider their ability to tolerate the illiquid nature of these investments, if recommended.

Item 9 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of GenWealth or the integrity of GenWealth's management. GenWealth has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Investment advisor representatives of GenWealth Financial Advisors are also registered representatives or registered principals of LPL Financial, LLC. Through affiliation with LPL Financial, GenWealth Advisors also act as agents for a number of insurance companies through GenWealth Financial Advisor's insurance agency license and through LPL Insurance Associates. There are no other financial activities or affiliations that would have any impact on the relationship we have with our clients.

Item 11 – Code of Ethics, Participation or Interest in Client Transaction and Personal Trading

GenWealth Financial Advisors has adopted a Code of Ethics for all supervised persons of the firm, describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at GenWealth must acknowledge the terms of the Code of Ethics annually, or as amended.

GenWealth anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which GenWealth, its affiliates and/or clients, directly or indirectly, have a position of interest. GenWealth's employees and persons associated with GenWealth are required to follow GenWealth's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of GenWealth and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for GenWealth's clients.

The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of GenWealth will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code, certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of GenWealth's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between GenWealth and its clients.

Item 12 – Brokerage Practices

Advisors of GenWealth who are registered representatives of LPL will recommend LPL to advisory Clients for plan implementation and brokerage services. These individuals are subject to FINRA Conduct Rule 3040 that restricts them from conducting securities transactions away from LPL unless LPL provides the representative with written authorization. Therefore, Clients are advised that such advisors are limited to conducting securities transactions through LPL Implementation of the financial plan through such individuals would present a conflict of interest to the extent that associated persons of GenWealth would receive normal and customary commissions as a registered representative of LPL or licensed insurance agent resulting from any securities or insurance transactions. It may be the case that LPL charges a higher fee for a particular type of service, such as commission rates, than can be obtained from another broker. LPL will not always have the lowest transaction fee. Clients may utilize the broker/dealer of their choice and have no obligation to purchase or sell securities through such broker as GenWealth recommends.

Item 13 – Review of Accounts

Financial plans will be reviewed and updated at the Client's request or as required based on the signed agreement for services. Reviews may be subject to GenWealth's then current hourly rate. The servicing advisor on the account will conduct all reviews.

Item 14 – Client Referrals and Other Compensation

GenWealth Financial Advisors does not receive any compensation from any entity other than our clients for providing financial planning services. From time to time, GenWealth may refer clients to attorneys or Certified Public Accountants for services that the client may need. GenWealth accepts no compensation, either directly or indirectly, from those professionals and those referrals are made without any requirement that the client conduct business with those entities. From time to time, GenWealth may conduct workshop seminars and live radio broadcasts performed as an added benefit to existing and potential clients and conducted on a complimentary basis. These workshops and broadcasts may address the following topics: Investment products, insurance products, retirement planning, and wealth protection, among others. These workshops and broadcasts are meant to provide general information only and not designed to give specific investment advice. Attendees and listeners are invited to schedule a complimentary consultation with the firm in regard to their individual needs. Further, they are instructed to contact financial professionals to discuss the suitability of any strategies or investment products discussed at the workshops or on the broadcasts. From time to time, workshops and broadcasts may be sponsored, full or in part, by companies who provide investment products recommended by GenWealth through their relationship with LPL Financial. The extent of the sponsorship is limited to the actual cost incurred in producing the event. When a workshop or broadcast is sponsored by one or more product providers' information will be provided during the event to that effect.

Item 15 - Custody

GenWealth does not have custody of investment assets directly or indirectly.

Item 16 – Investment Discretion

Because GenWealth holds no customer accounts, the firm does not exercise investment discretion over a client's account.

Item 17 – Voting *Client* Securities

As a matter of firm policy and practice, GenWealth does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. GenWealth may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisors are required to provide clients with certain financial information or disclosures about GenWealth's financial condition. GenWealth has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisors

Executive officers/management

John F. Shrewsbury – Co-Owner/Managing Principal

Year of Birth: 1960

Formal Education after High School:

- Southern Arkansas University, Assoc., Mass Communications, 1981.

Business Background

- GenWealth Financial Advisors, LLC/Formerly Generations Financial Group Member/Manager, 07/2005 to Present.
- LPL Financial, LLC. Registered Principal. 07/2005 to Present.
- PFS Investments Inc., Registered Principal, 01/1990 to 07/2005.

Janet E. Walker – Co-Owner/Financial Advisor

Year of Birth: 1972

Formal Education after High School:

- University of Central Arkansas, BA- Spanish, 1994

Business Background

- GenWealth Financial Advisors. LLC/Formerly Generations Financial Group, Member, 07/2005 to Present.
- LPL Financial, LLC. Registered Representative. 07/2005 to Present.
- PFS Investments Inc. Registered Representative, 10/2001 to 07/2005.

Mona Khairi – Director of Operations and Compliance

Year of Birth: 1970

Formal Education after High School:

- University of Arkansas at Little Rock, Bachelor of Business Administration. 1991.

Business Background

- GenWealth Financial Advisors, LLC, Director of Compliance and Operations 01/2013 to Present.
- LPL Financial, LLC, OSJ Delegate, 01/2013 to Present.
- Morgan Stanley, Operations Manager, 03/1999 to 01/2013.
- Bank of America Investments, 02/1993 to 03/1999.
- American Express Financial Advisors, Inc., 12/1991 to 3/1992.

Alisha L. Macom –Director of Practice Management

Year of birth: 1982

Business Background

- GenWealth Financial Advisors. LLC/Formerly Generations Financial Group, Member, 07/2005 to Present.
- LPL Financial, LLC. Registered Director of Practice Management 07/2005 to Present.

Sean Shrewsbury – Director of Marketing

Year of Birth: 1991

Formal Education after High School:

- University of Central Arkansas, BA Marketing, 2013.

Business Background

- GenWealth Financial Advisors, LLC, Director of Marketing, 2014 to Present.
- LPL Financial, LLC, Director of Marketing, 2014 to Present.
- Tipton and Hurst, Director of Marketing, 2013 to 2014.

Timothy W. Key- Director of Finance

Year of Birth: 1969

Formal Education after High School

- Culver-Stockton College, BS 08.1988 – 05.1992

Business Background

- GenWealth Financial Advisors, LLC; Investment Advisor 05/2016 – Present, Director of Finance 04/2016 – Present
- LPL Financial, LLC; Registered Representative and Investment Advisor 05/2016 – Present
- Transamerica Life Insurance Company; AVP of Contracting & Commissions 01.2000 – 04/2016