Firm Brochure

(Part 2A of Form ADV)

LifeMark Securities Corp.

400 West Metro Financial Center

Rochester, New York 14623

585-424-5672

585-272-7170

www.lifemark.com

ria@lifemark.com

This brochure provides information about the qualifications and business practices of LifeMark Securities Corp. If you have any questions about the contents of this brochure, please contact us at: 585-424-5672, or by email at: ria@lifemark.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.

Additional information about LifeMark Securities Corp. is available on the SEC's website at www.adviserinfo.sec.gov

March 30, 2017

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 585-424-5672, or by email at: ria@lifemark.com.

Table of Contents

Annual Update ii
Material Changes since the Last Update ii
Full Brochure Available ii

Advisory Business 1
Firm Description 1
Principal Owners 1
Types of Advisory Services 2
Tailored Relationships 2
Types of Agreements 2
Financial Planning Agreement 2
Advisory Service Agreement 3
Retainer Agreement 4
Investment Management Agreement 4
Tax Preparation Agreement 4
Hourly Planning Engagements 4
Asset Management 4
Termination of Agreement 4

Fees and Compensation 5
Description 5
Fee Billing 5
Other Fees 5
Expense Ratios 5
Past Due Accounts and Termination of Agreement 6

Performance-Based Fees 6
Sharing of Capital Gains 6

Types of Clients 6
Description 6
Account Minimums 7

Methods of Analysis, Investment Strategies and Risk of Loss 7
Methods of Analysis 7
Investment Strategies 7

Risk of Loss 8
Disciplinary Information 9
Legal and Disciplinary 9
Other Financial Industry Activities and Affiliations 9
Financial Industry Activities 9
Affiliations 10
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading 10
Code of Ethics 10
Participation or Interest in Client Transactions 10
Personal Trading 10
Brokerage Practices 11
Selecting Brokerage Firms 11
Best Execution 11
Soft Dollars 11
Order Aggregation 11
Review of Accounts 11
Periodic Reviews 11
Review Triggers 11
Regular Reports 12
Client Referrals and Other Compensation 12
Incoming Referrals 12
Referrals Out 12
Other Compensation 12
Custody 12
Account Statements 12
Performance Reports 13
Net Worth Statements 13
Investment Discretion 13
Discretionary Authority for Trading 13
Limited Power of Attorney 13

Voting Client Securities **13**
Proxy Votes 13
Financial Information **13**
Financial Condition 13
Business Continuity Plan **14**
General 14
Disasters 14
Alternate Offices 14
Loss of Key Personnel 14
Information Security Program **15**
Information Security 15
Privacy Notice 15

Advisory Business

Firm Description

LifeMark Securities Corp. (LMSC), was founded in 1983. Our Registered Investment Advisory (RIA) division was founded in 2007.

LifeMark Securities Corp. provides personalized, confidential and investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation to help determine, among other things, the client's investment objectives and risk tolerance.

LifeMark Securities Corp. operates as a Broker-Dealer in addition to operating as a Registered Investment Advisor (RIA). As a Broker-Dealer, LifeMark Securities Corp. is in the business of selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commission products.

LifeMark Securities' RIA provides investment advice through approved third-party investment managers with the client making the final decision on investment manager selection. LifeMark Securities Corp. does not act as a custodian of client assets. Client assets are held at third-party trust companies.

Periodic reviews of the client's investment selection and financial situation are undertaken to address the performance and structure of the investment program as well as assess any changes in the client's risk tolerance and investment objective. If necessary and agreed upon by the client, specific courses of action may be implemented. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

Principal Owners

Vincent Micciche Jr.: Board Member and CEO, CRD No. 702149

Andrew Kalinowski: Board Member, CRD No. 263409

Joseph Prisco: Board Member and President, CRD No. 2653402

Chief Compliance Officer (RIA)

Todd Jessop: Chief Compliance Officer (RIA), CRD No. 2390338

Types of Advisory Services

LifeMark Securities Corp. provides investment supervisory services, also known as asset management services and furnishes investment advice through consultations. Client assets are managed through approved, third-party investment managers.

Presently the principal third-party investment management platforms utilized by LifeMark Securities Corp. include: AssetMark, Symmetry Partners and Morningstar Managed Portfolios.

As of March 29, 2016, LifeMark Securities Corp. had advisory account assets of approximately $39,433,687 and approximately 464 accounts. Assets are not managed on a discretionary basis by LifeMark Securities Corp. Asset management functions are delegated to third-party investment managers.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created and reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more

retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is dependent on the scope of the plan. For a limited, single module plan the minimum fee for a software-generated plan is approximately $500. Financial planning fees are negotiable on a case- by- case basis. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments. Because financial planning can range in complexity, we do not have a fee schedule for financial planning services.

The fees for Financial Planning will be charged in one of two ways:

1. As a fixed fee, typically ranging from $500-$5,000, depending on the specific service requested, the nature and complexity of each client's circumstances, and the qualifications, training, and experience of the individuals performing the service. Up to 50% of this fee may be due upon signing the advisory services agreement with the balance due upon completion of services.

2. On an hourly basis, ranging from $100-$500 per hour, depending on the nature and complexity of each client's circumstances, as well as the qualifications, training, and experience of the individual performing the work. An estimate for total hours will be provided at the start of the advisory relationship. Up to 50% of the estimated fee may be due upon signing the advisory services agreement with the balance (based on actual hours) due upon completion of services.

In either case, all checks should be paid to the firm and not your advisor.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

Advisory Service Agreement

LifeMark Securities Corp.'s RIA does presently have a Financial Planning agreement allowing its IARs to charge a fee for planning services. LifeMark Securities Corp. does not directly manage client

assets on a discretionary basis nor does LifeMark Securities Corp. exercise limited power of attorney to execute trades in client accounts.

Retainer Agreement

LifeMark Securities Corp. does not presently offer services that would require or utilize a Retainer Agreement for any of its advisory clients.

Investment Management Agreement

An *Investment Management Agreement* is executed as an integral part of the relationship. The annual fee for our advisory services as noted in the *Investment Management Agreement* is generally between 1% and 2% depending on variables such as the third-party manager used, the investment vehicles implemented (i.e., mutual fund and ETF expenses ratios) and the dollar value of the client account. In certain situations the annual fee may be negotiable.

Tax Preparation Agreement

LifeMark Securities Corp. does not presently offer services that would require or utilize a Tax Preparation Agreement for any of its advisory clients.

Hourly Planning Engagements

LifeMark Securities Corp. does not presently offer services that would require or utilize hourly planning services for any of its advisory clients.

Asset Management

LifeMark Securities Corp. does not directly manage client assets on a discretionary basis nor does LifeMark Securities Corp. exercise limited power of attorney to execute trades in client accounts.

All client assets are managed by third-party managers who provide their own individual brochures and disclosures.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying LifeMark Securities Corp. in writing and paying the rate for the time spent on the investment advisory engagement prior to

notification of termination. If the client made an advance payment, LifeMark Securities Corp. through the relevant third-party platform will refund any unearned portion of the advance payment.

LifeMark Securities Corp. may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, LifeMark Securities Corp. will refund any unearned portion of the advance payment.

Fees and Compensation

Description

Third-party managers utilized by LifeMark Securities Corp. base their fees on a percentage of assets under management. As previously stated, annual fees are generally between 1% and 2% depending on the third-party manager, the investment vehicles utilized and the size of the account. In certain situations the annual fee may be negotiable.

Fee Billing

Third-party investment management fees are billed quarterly, sometimes in advance, meaning that fees are deducted from client accounts before the three-month billing period has begun. Fees are deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security by third-party managers is more important than the nominal fee that the custodian charges to buy or sell the security.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. ETFs also have expense ratios similar to mutual funds but are generally lower than those fees charged by mutual funds. These fees are in addition to the fees paid by you to third-party investment managers for their portfolio management services. Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

Since LifeMark Securities Corp. does not directly manage client assets and management fees are generally deducted directly from client accounts, rarely should a past due situation arise. LifeMark Securities Corp., however, reserves the right to stop work on any account that is more than 90 days overdue should that situation arise.

In addition, LifeMark Securities Corp. reserves the right to terminate any relationship where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in LifeMark Securities Corp.'s judgment, to providing proper investment advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

LifeMark Securities Corp. does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

LifeMark Securities Corp. generally provides investment advice to individuals, banks or thrift institutions, investment companies, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

Minimum account sizes vary depending on the third-party platform and the specific investment manager used within that platform and are subject to change without notice.

Currently the minimum account size ranges from $10,000 for the Symmetry Global Core ETF Portfolio to $1,000,000 for a custom- tailored equity-based portfolio from Rochdale Investment Management (a strategist within the Asset Mark platform).

Methods of Analysis, Investment Strategies and Risk of Loss.

Methods of Analysis

Security analysis methods used by third-party managers may include, but is not limited to, charting, fundamental analysis, technical analysis, and cyclical analysis. The main sources of information may include original fundamental research, financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that third-party managers may use include but are not limited to Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "SchwabLink" service, Advisor Intelligence, and the World Wide Web.

Additional details would be provided in the third-party manager’s disclosures and brochures, when applicable.

Investment Strategies

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Since LifeMark does not custody client assets or directly manage client assets, investment strategy execution is performed by third-party managers.

The investment strategies employed by our third-party managers are detailed, along with the associated risks, in their disclosures and brochures.

Investment strategies employed by third-party managers span the spectrum from globally diversified portfolios to control the risk associated with traditional markets to more aggressive short-term oriented approaches.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies

Additional details would be provided in the third-party manager's disclosures and brochures, when applicable.

LifeMark attempts to group investment strategies employed by third-party managers in to one of two general categories. The first category can be described as market-based and focuses on global diversification among and within varying asset classes or equity groups.

The second category is made up of more focused, manager-based strategies that might, for example, overweight asset classes or equity groups thereby making bets on the out performance of one asset class over another or attempt to time when to enter and exit the markets.

Practically speaking, most investment strategies employed by LifeMark's third-party managers have some degree of category overlap.

Other strategies fit more squarely into one category or the other.

The general classification of third-party manager's investment strategies is meant to serve as a broad guide, not a specific measure, in helping to match a client's investment objective with an investment strategy structured to achieve similar goals with commensurate risk.

Our objective is to properly qualify our clients, determine their risk tolerance, match them to an appropriate strategy and monitor these variables on an ongoing basis making changes when appropriate.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.**
- **Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example,**

political, economic and social conditions may trigger market events.

- **Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.**
- **Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.**
- **Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.**
- **Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.**
- **Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.**
- **Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.**

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

LifeMark Securities Corp. is registered as a securities broker-dealer.

Affiliations

LifeMark Securities Corp. has arrangements that are material to its advisory or its clients with a related person only as it relates to LifeMark Securities Corp.'s Broker-Dealer.

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

Code of Ethics

The employees of LifeMark Securities Corp. have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

LifeMark Securities Corp. and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees must comply with the provisions of the LifeMark Securities Corp. *Compliance Manual*.

Lifemark Securities Corp., however, does not directly implement investment decisions on client accounts. Transactions in client's managed accounts are conducted exclusively by third-party managers, and LifeMark is not aware of these transactions in advance. Thus, there is little to no likelihood that LifeMark Employees would be able to trade ahead of clients.

Personal Trading

Lifemark Securities Corp. does not directly implement investment decisions on client accounts. Transactions in client's managed accounts are delegated to and conducted exclusively by third-party managers and LifeMark is not aware of these transactions in advance. Therefore, any personal trading by LifeMark Securities Corp. employees would not directly result in an adverse impact on client's accounts.

Brokerage Practices

Selecting Brokerage Firms

LifeMark Securities Corp. does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. LifeMark Securities Corp. recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Best Execution

LifeMark Securities Corp. does not directly implement investment decisions on client accounts. Transactions in client's managed accounts are delegated to and conducted exclusively by third-party managers. Relevant disclosures are provided by those managers.

Soft Dollars

LifeMark Securities Corp. does not receive soft dollars or any other credit from third-party managers or custodians.

Order Aggregation

Lifemark Securities Corp. does not directly implement investment decisions on client accounts. Transactions in client's managed accounts are delegated to and conducted exclusively by third-party managers. Relevant disclosures are provided by those managers.

Review of Accounts

Periodic Reviews

Client account reviews are typically performed quarterly by IARs. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

***Investment Management* clients receive quarterly report updates. These updates detail, among other things, the portfolio holdings as well as changes and detailed performance reporting. In most cases, clients also have internet access to their accounts if they chose to activate that feature. Internet access would permit clients to view their accounts on a daily basis if they so choose.**

Client Referrals and Other Compensation

Incoming Referrals

LifeMark Securities Corp. has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

LifeMark Securities Corp. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

Not applicable.

Custody

Account Statements

All assets are held at qualified custodians. The custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by LifeMark Securities Corp.'s client management system.

Net Worth Statements

As previously stated, LifeMark Securities Corp.'s RIA does not presently have a Financial Planning agreement allowing its IARs to charge a fee for planning services. Therefore, we do not provide net worth statements to clients in the normal course of a financial planning relationship.

Investment Discretion

Discretionary Authority for Trading

LifeMark Securities Corp. does not accept discretionary authority to manage securities accounts on behalf of clients.

Limited Power of Attorney

LifeMark Securities Corp does not accept limited power of attorney or trading authorization for trading purposes on client's accounts.

Voting Client Securities

Proxy Votes

LifeMark Securities Corp. does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, LifeMark Securities Corp. will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

LifeMark Securities Corp. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because LifeMark Securities Corp. does not serve as a custodian for client funds or

securities, and does not require prepayment of fees of more than $1,200 per client, and six months or more in advance.

Business Continuity Plan

General

LifeMark Securities Corp. has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location, as detailed in LifeMark Securities Corp.'s Business Continuity Plan.

Loss of Key Personnel

In the event of Todd Jessop's serious disability or death LifeMark Securities Corp.'s RIA will continue operations under the direction of Vincent Micciche Jr., the Chief Compliance Officer of LifeMark Securities Corp.'s Broker-Dealer.

Information Security Program

Information Security

LifeMark Securities Corp. maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

LifeMark Securities Corp. ("LMSC") is concerned about the privacy of its customers, and commits to keep the information about its customers secure and confidential. By this notice, LMSC is advising its customers of its desire to help all its customers understand how LMSC fulfills this commitment. From time to time, LMSC collects many different types of personal information about its customers, including:
Information LMSC receives from customers on applications and forms, via the telephone, in personal visits, and through websites; Information about a customer's transactions with LMSC and others (such as a customer's purchases, sales, or account balances); and Information LMSC receives from consumer reporting agencies.

LMSC does not disclose customers' nonpublic personal information to anyone, except as permitted by applicable law or regulation. For example, LMSC may share this information with others in order to process transactions for customers. LMSC may also provide this information to companies that may perform administrative services on LMSC's behalf, such as printing or mailing. LMSC will require these companies to protect the confidentiality of the LMSC customer information and to use it only to perform the services for which such companies have been required to perform for LMSC.

With respect to LMSC's internal security procedures, LMSC maintains physical, electronic, and procedural safeguards to protect LMSC's customers' nonpublic personal information, and LMSC restricts access to this information. LMSC frequently conducts business on behalf of its customers with distributors of mutual funds, variable annuities and variable life insurance, and with insurance companies. Each of these organizations can also obtain for their own purposes nonpublic personal information regarding LMSC customers. To the extent that any such information comes into the possession of LMSC, LMSC will treat all such information in accordance with this notice. All such other companies are required to provide LMSC customers with information on their own privacy policies.

If an LMSC customer decides at some point either to close the customer's LMSC account(s), or becomes an inactive customer, LMSC will continue to adhere to the LMSC privacy policies and practices with respect to all such customers' nonpublic personal information.
In the event of a Significant Business Disruption (SBD), such as a disruption to LMSC's building, business district, city, or the whole region), LMSC has a Business Continuity Plan in place so that business should not be interrupted for more than 24 to 48 hours. Backup arrangements have been put into place so that we are able to continue operations in a timely manner. However, if you are unable to reach LMSC at the numbers provided to you, we have made alternative arrangements for you to contact an LMSC representative at (304)598-0313. Nevertheless, should you ever need assistance regarding your investments, you may always contact the issuing companies and/or our clearing firm directly. Their numbers can be found on your statements and confirmations.

This notice is being provided on behalf of LMSC as well as on behalf of each of LMSC's offices of supervisory jurisdiction insofar as those offices obtain nonpublic personal information regarding any LMSC customer.