

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
ERISA Fiduciary Advisors, Inc.	137879	March 26, 2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: <b>ERISA Fiduciary Advisors, Inc.</b>	IRS Empl. Ident. No.: 20-3419213
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Item of Form	Answer
<b>1A(1)(2)</b>	<p>ERISA Fiduciary Advisors, Inc.'s ("EFA") principal service is providing fee-based investment advisory services. The advisor's role is to create model asset allocation portfolios using various investment funds that they monitor. The advisor's primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance. The advisor uses exchange listed securities, over-the-counter securities, corporate debt securities, municipal securities, mutual fund shares, guaranteed an separate accounts and United States government securities to accomplish this objective. The advisor measures and selects mutual funds by using various criteria, such as the fund manager's tenure, and/or overall career performance. The advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The advisor may recommend selling positions for reasons that include, but are not limited to business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client's risk tolerance.</p> <p><b><u>Pension and Profit Sharing Plan Clients:</u></b></p> <p>EFA offers two types of Fiduciary services to retirement plan sponsors. We will provide either a co-fiduciary service with the plan sponsor having final say over the investment lineup, or a discretionary fiduciary service where we select the investment lineup and the plan sponsor signs off on it. In either scenario EFA does accept liability for serving as a fiduciary for the plan.</p> <p>EFA does not trade for an account or have any type of discretion over quantity of securities selected by its clients. EFA has no access to the money deposited into the accounts. Investment recommendations will be in the form of "model Portfolios". EFA's clients (Participants in 401(k) plans) will choose what model they want to have their 401(k) assets invested in. At the end of each year, the participants will have the option to elect automatic rebalancing of their portfolio.</p> <p>EFA intends to be compensated for its investment advisory services by charging fees for the assets under management, hourly fees and/or fixed fees.</p> <p><i>Management Fee:</i> Pursuant to an investment advisory contract signed by each client, the client will pay EFA in arrears or advance a quarterly Management Fee, based on the account's market value as of the close of business on the last business day of the period to be billed. The Management Fees to be charged will be based on a minimum of \$50,000 and will be negotiated in advance by the Advisor and the Client.</p> <p><i>Fixed Fees:</i> Some clients will contract to have investment advisory advice provided based on a fixed fee rather than based on the assets under management. This fee will be negotiated in advance.</p> <p>Accounts are billed quarterly, in arrears or advance, on a pro rata basis. Payment is due within 30 days.</p>

**Individual Clients:**

EFA intends to be compensated for its investment advisory services by charging fees for the assets under management and/or by hourly or fixed fees. All fees charged by EFA for its investment advisory services are separate and in addition to those fees charged by individual money managers, product sponsors, and/or executing broker/dealers.

*Management Fee:* Pursuant to an investment advisory contract signed by each client, the client will pay EFA a quarterly Management Fee, payable in arrears, based on the amount of the assets to be managed by the advisor as of the opening of business on the first business day of each quarter or based upon a fixed fee. Management Fees may be negotiated by the advisor at the sole discretion of the advisor.

*Hourly Fees:* Some clients will contract to have investment advisory advice provided based on an hourly fee rather than based on the assets under management. This fee will be negotiated in advance.

*Fixed Fees:* Some clients will contract to have investment advisory advice provided based on a fixed fee rather than by an hourly fee or a fee based on their assets under management. This fee will be negotiated in advance.

Accounts are billed quarterly, in advance or arrears as agreed to by the client, on a pro rata basis. Payment is due within 30 days.

All fees paid to EFA for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of EFA. In that case, the client would not receive the services provided by EFA which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by EFA to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

In addition, Client is responsible for all transactional costs borne by their account. These costs will include custodial fees, execution fees and related securities transaction fees.

EFA will provide investment advisory services and portfolio management services and will not provide securities execution, custodial and other administrative services. At no time will EFA accept or maintain custody of a client's funds or securities.

Clients may request to terminate their advisory contract with EFA, in whole or in part, by giving thirty days advance written notice. Upon termination, any fees paid in advance will be prorated to the date of termination and any excess will be refunded to client.

**Pension and Profit Sharing Plan Clients:**

Proper retirement plan administration demands an in-depth knowledge of the many actions required to keep that plan in compliance with all of the complicated regulations and also demands maintaining a preemptory overview of the plan's status to insure that it remains in compliance at all times. EFA will provide ERISA advice to companies as well as inform them of all of their fiduciary duties owed to their employees who are 401k plan participants. EFA will advise companies how to set up their 401k plan and how to operate that plan.

EFA will conduct educational and enrollment meetings for companies to optimize

	<p>enrollment and keep their plan's participants informed. EFA will keep plan participants advised as to how their funds are performing and any new features of their plan.</p> <p>EFA requires that those Investment Advisor Representatives providing investment advice be Registered with the equivalent of a Series 65 or 66 license, and have at least three years of business experience.</p> <p>Thomas B. Bastin (Born: 1964)  Education: Bachelor of Arts from Purdue University (1986); Juris Doctor from Nova Southeastern University (1993); an LLM in Taxation from The University of Miami School of Law (1994); CEBS (certified employment benefits specialist) from the Wharton School of Finance; and an AIF designation (Accredited Investment Fiduciary) from the Center for Fiduciary Studies at the University of Pittsburgh  Licenses: Mr. Bastin holds the Series 65 license.  Business: Registered Representative for Beta Capital Management from June 2001 – October 2001; Registered Representative for Empire Financial from October 2001 – December 2002; Registered Representative for Securities Service Network from – December 2002 – April 2003; Operations Director for The International Bank of Miami from February 2002 – April 2003; Agent for Pension Financial Services of Atlanta, Georgia (formerly known as Salus Benefits, LLC) from August 2003 to May 2008; and Owner and RIA for EFA from March 2005 – present.</p> <p>Bradley L. Larsen (Born: 1963)  Education: Bachelor of Science from the University of Florida (1985); AIF designation (Accredited Investment Fiduciary) from the Center for Fiduciary Studies at the University of Pittsburgh; CRPS designation (Chartered Retirement Plan Specialist) from American College of Financial Planning; PRP designation (PlanSponsor Retirement Professional) from PlanSponsor.com.  Licenses: Mr. Larsen holds the Series 65 License  Business: Registered Representative for Northwestern Mutual (1997 thru 2003); Nationwide Investment Services (2003 thru 2005); Birchtree Financial (2005 thru 2006); Securian Financial Services (2007 thru 2008). RIA for OneFiduciary Group LLC (May 2008 thru May 2009); RIA for ERISA Fiduciary Advisors, Inc, from May 2009 to present.</p> <p>Richard B. Fellows (Born:1950)  Education: Bachelor of Arts from University of Minnesota (1974); Juris Doctorate of Law (JD) from University of Minnesota (1978); LLM in Taxation Law (LLM) from Georgetown University (1987).  Licenses: Mr. Fellows holds the Series 65 License  Business: Registered Representative for Fidelity (1997 thru 2002). Registered Representative for Loomis Sayles (2003 thru 2007). Director for ERISA Fiduciary Advisors, Inc. 2010.</p>
7B	<p>Thomas Bastin &amp; Bradley L. Larsen, Investment Advisor Representatives for EFA, will sell life insurance, variable universal life and other types of insurance products. He will spend approximately less than 5% on insurance related products.</p>
8C(8)	<p>Thomas Bastin, a principal of EFA, is also an attorney. Mr. Bastin will not offer legal advice to his advisory Clients. Richard B. Fellows, an employee of EFA, is also an attorney. Mr. Fellows will not offer legal advice to his advisory Clients.</p>
8C(9)	<p>EFA has an IAR, Thomas Bastin, who is also registered as an insurance agent for various insurance companies. Therefore, that IAR will be able to purchase insurance products for any client in need of such services. Said IAR will be able to receive separate, yet typical compensation for the purchase of insurance products. Clients are not obligated to use EFA's IAR for insurance products services.</p>

8C(10)

While EFA endeavors at all times to put the interests of its clients first as part of their fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of the individual making the recommendation.

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EFA has no cumulative minimum account requirement.

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*Brokerage Recommendation:* EFA will not exercise brokerage discretion and will only recommend brokers to clients for execution and/or custodial services. EFA is not affiliated with any broker. EFA receives no compensation of any kind from any broker, regardless of whether a client uses that broker. Clients may choose any broker or combination of brokers they wish to custody their assets. If requested by the client, EFA may suggest brokers for the client to use. There will be no pressure to use the recommended broker and no extra fee or cost associated with the client using a broker not recommended by EFA. EFA may recommend brokers based on criteria such as, but not limited to, reasonableness of commissions charged to the client, internet services made available to the client, and location of broker offices.

#### **Code Of Ethics**

EFA maintains a code of ethics and they will provide a copy to any client or prospective client upon request.

#### **Proxy Voting**

EFA will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, EFA cannot give any advice or take any action with respect to the voting of these proxies. The client and EFA agree to this by contract.

For accounts subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), the plan fiduciary specifically keeps the authority and responsibility for the voting of any proxies for securities held in plan accounts. Also, EFA cannot give any advice or take action with respect to the voting of these proxies.

#### **Privacy Policy**

We never disclose the nonpublic personal information collected about you to anyone except in furtherance of our business relationship, and then only to those persons necessary to effect the transactions and provide the services that you authorize (such as broker-dealers, custodians, investment managers etc.) or as otherwise provided by law.

#### **Contact Information**

Telephone: 866-606-4015      [www.efadvisor.com](http://www.efadvisor.com)

Complete amended pages in full, circle amended items and file with execution page (page 1).