

Cammack LaRhette Advisors, LLC

**65 William Street
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Wellesley, MA 02481**

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This brochure provides information about the qualification and business practices of Cammack LaRhette Advisors, LLC. If you have any questions about the contents of this brochure, please contact Cammack LaRhette Advisors, LLC. 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 Cammack LaRhette Advisors, LLC is also available on the Internet at www.advisorinfo.sec.gov.

Please note that the term "registered" does not imply a certain level of skill or training.

Item 2 - Material Changes

There have been no material changes in the key personnel or operations in the past 12 months.

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Item 4 - Advisory Business

Cammack LaRhette Advisors, LLC is wholly owned by Charles W. Cammack Associates Inc. Cammack LaRhette Advisors, LLC, is a "Pension Consultant" investment advisor. It provides investment advisory services to pension plans and their plan participants.

Investment advice will be tailored to the "Investment Policies" of the plans. Cammack LaRhette Advisors, LLC, may assist a plan in developing, modifying, and managing the investment policy. Cammack LaRhette Advisors, LLC does not participate in any wrap fee programs.

Cammack LaRhette Advisors does not claim assets under management as a pension consultant advisor.

Item 5 - Fees and Compensation

Cammack LaRhette Advisors, LLC will negotiate a "Fee for Service" for each customer.

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

Cammack LaRhette Advisors, LLC does not accept or enter into performance based fees.

Item 7 - Types of Clients

Cammack LaRhette Advisors, LLC provides investment advice to Pension Plans with a primary focus on defined contribution plans. We may also provide advice to participants of these defined contribution plans if the plan sponsor elects this service. In addition, we may provide investment advice to trusts, estates and charitable organizations.

We generally require our customers to have at least \$5 million in assets to engage our services.

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

We use Modern Portfolio Theory to guide our investment strategy. Our focus is to assist pension plans and individuals develop a well diversified portfolio and manage that array with appropriate time horizon changes. In providing this advice we use various sources of data from research materials provided by services, financial publications, fund information, and other public information sources.

We advise customers to invest for the long term and take risks they are comfortable with to achieve their objectives. For Pension plans we advise them to provide a well diversified array of investment choices to allow any of their employees the opportunity to develop a well diversified portfolio that meets their individual investment needs. We usually advise against providing more speculative investment options within the retirement plan.

We usually recommend well known mutual funds as the primary investment options.

Item 9 - Disciplinary Information

Cammack LaRhette advisors has not been involved in any legal or disciplinary events by any party, private or regulatory.

Item 10 - Other Financial Industry Activities and Affiliations

All persons registered with Cammack LaRhette Advisors, LLC are also registered representatives of Cammack LaRhette Brokerage, INC. (a broker dealer).

Cammack LaRhette Advisors, LLC is an affiliate of Cammack LaRhette Brokerage, Inc. Cammack LaRhette Brokerage, Inc. is wholly owned by Charles W. Cammack Associates, Inc. Charles W. Cammack Associates, Inc. is the parent company and also an insurance agency. Cammack LaRhette Advisors does not select other investment advisers for its clients.

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

Cammack LaRhette Advisors, LLC maintains a code of ethics and will make this available upon request to any client.

Item 12 - Brokerage Practices

Cammack LaRhette Advisors does not direct client transactions to a particular broker dealer in return for any compensation or consideration.

Item 13 - Review of Accounts

Client accounts are reviewed periodically. Most are done quarterly, with some done semi-annually or annually. This review is conducted by the Vice Presidents of Investment. Quarterly, semi-annual, or annual reports are provided to clients as stated in the services agreement.

Item 14 - Client Referrals and Other Compensation

Cammack LaRhette Advisors does not engage in any arrangements for obtaining non-client referrals.

Item 15 - Custody

Cammack LaRhette does not accept "custody of client funds".

Item 16 - Investment Discretion

Cammack LaRhette Advisors does not accept "discretionary authority" to manage any accounts of behalf of its customers.

Item 17 - Voting Client Securities

We do not have the authority to vote client securities. The client will receive all voting materials and information directly from the investment companies.

Item 18 - Financial Information

Cammack LaRhette Advisors does not require or solicit prepayment of more than \$1200 in fees per client, six months or more in advance and thus does not provide copies of its balance sheet.

Supplemental Information

Educational Requirements: All representatives of the firm who provide service to our clients, must have a college degree, 3 or more years of working experience in the retirement plan industry, and have successfully passed the FINRA Exams 6 or 7 and FINRA exam 65 or 66.

The Chief Investment Officer also will be required to have an MBA degree, or CFP designation, or CFA designation. In addition they must have extensive knowledge of investment securities and at least 10 years experience in the securities field.

Key Person profiles:

Michael Carter, President & Chief Compliance Officer

BS - University of Maine 1976

MS – Antioch Graduate School 1989

FINRA exams 6, 26, 28, 51, 63, 65

30 years experience in retirement plans and investments. Employed for the past 14 years with Cammack LaRhette Consulting, prior 1 year with Lincoln Financial Group, prior 15 years with Unum Life.

Paula Boyer Kennedy, Chief Investment Officer

BA – Cornell University 1978

MBA – Cornell University 1980

Designations: CPA, CFP, PFS, AIF, CIMA

FINRA exams 2, 6, 63, 65

19 years experience with retirement plans and investments. Employed for the past 9 years with Cammack LaRhette Consulting, Prior 10 years with Ernst & Young and Deloitte & Touche in their personal financial planning practices.