



**StraightLine Consulting Group, LLC**  
**165 Kirts Blvd, Suite 100**  
**Troy, MI 48084**  
**877-338-4032**  
**248-269-8390 – fax**

**[www.myrplan.com](http://www.myrplan.com)**

This brochure provides information about the qualifications and business practices of StraightLine Consulting Group, LLC. If you have any questions about this brochure please contact us at 877-338-4032, or by email at [info@myrplan.com](mailto:info@myrplan.com).

The information in this brochure has not been approved of or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

We are a registered investment adviser. Registration of an adviser does not imply a certain level of skill or training.

Additional information about StraightLine Consulting Group, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2: SUMMARY OF MATERIAL CHANGES

StraightLine Consulting Group, LLC has made no material changes to this Brochure since its initial Brochure dated October 23, 2012.

Currently, our Brochure may be requested, free of charge, by contacting Doris Karras, our Chief Compliance Officer at 866-401-5238 or by emailing us at [info@myrplan.com](mailto:info@myrplan.com). You may also access the brochure online via the “Legal” link at the bottom of any page at [www.myrplan.com](http://www.myrplan.com).

Additional information about us is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site also provides information about any persons affiliated with us who are registered, or are required to be registered, as one of our investment adviser representatives of our firm.

### ITEM 3: TABLE OF CONTENTS

Item 2: Summary of Material Changes .....	2
Item 3: Table of Contents .....	3
Item 4: Advisory Business .....	4
Item 5: Fees and Compensation .....	5
Item 6: Performance Based Fees .....	5
Item 7: Types of Clients .....	5
Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss .....	5
Item 9: Disciplinary Information that involves StraightLine or one of its Management Persons .....	6
Item 10: Other Financial Industry Activities and Affiliations .....	6
Item 11: Code of Ethics or Interest in Client Transactions and Personal Trading .....	7
Item 12: Brokerage Practices .....	8
Item 13: Review of Accounts .....	8
Item 14: Client Referrals and Other Compensation .....	8
Item 15: Custody .....	8
Item 16: Investment Discretion .....	8
Item 17: Voting Client Securities .....	8
Item 18: Financial Information .....	8
Item 19: Requirements for State-Registered Advisers .....	8

## **ITEM 4: ADVISORY BUSINESS**

StraightLine Consulting Group, LLC ("StraightLine Consulting" or the "Firm") was formed in early 2012 and commenced its operations in October, 2012.

StraightLine Consulting's principal owners are StraightLine Group, LLC ("StraightLine Group"), an SEC registered investment adviser and the Kelley F. Snook, Jr. Revocable Living Trust. Each party owns an equal share in StraightLine Consulting. Mr. Kelley F. Snook, Jr. has been appointed as the President for the Firm.

Additional information about our personnel may be found in the Firm's brochure supplement.

### **Services to Plan Sponsors**

We provide a comprehensive suite of consulting services to retirement plan sponsors designed to protect the fiduciaries of the plan while delivering successful retirement outcomes for the participants. We specialize in 403(b), 401(a) and 457 plans. The specific services we provide to a plan sponsor may vary depending on our relationship. Thus, our agreement with the plan sponsor will describe the specific services we agree to provide.

Our services include, but are not limited to:

- Review or assist with establishment of fiduciary liability insurance policy;
- Assist in creating Retirement Plan Committee and selection of members;
- Create Retirement Plan Committee Charter;
- Draft Fiduciary Acknowledgement document;
- Review and consult on plan design;
- Fee review of all service providers including contract negotiation;
- Draft Investment Policy Statement;
- Analyze asset allocation and fund selection;
- Make investment menu recommendations;
- Regular formal investment review with Retirement Plan Committee;
- Establish investment fund Watch List;
- Analyze existing employee education campaign;
- Develop communication and education policy;
- Maintain fiduciary liability insurance;
- Perform manager searches; and,
- Conduct formal fee benchmarking and market analysis.

### **Assets Under Management**

As StraightLine Consulting is a new firm, we currently do not have any assets under management to report. We are eligible for registration with the SEC as we are under common control with and have the same principal office and place of business as StraightLine Group.

The consulting group responsible for delivery of services through StraightLine Consulting also advises defined contribution plans totaling approximately \$2.8 billion in assets using these same services through an affiliated party, Northstar Financial Partners, Inc. (d/b/a Snook Housey Advisors, Inc.). More information regarding Northstar Financial Partner, Inc. (d/b/a Snook Housey Advisors, Inc.) can be found under Item 10: Other Financial Industry Activities and Affiliations.

## **ITEM 5: FEES AND COMPENSATION**

### **Fees to Plan Sponsors**

We negotiate our fees with Plan Sponsors on a case by case basis and the fees are set forth in our agreements with the Plan Sponsor. Generally these fees are based on total plan assets and services contracted.

### **Cancellation and Refunds**

You may terminate our agreement at any time by written notice and we may terminate your agreement in the same manner. We do not require fees to be paid in advance of services being rendered.

## **ITEM 6: PERFORMANCE BASED FEES**

We do not charge any performance based fees.

## **ITEM 7: TYPES OF CLIENTS**

We work with corporations, higher education providers and other employers to provide our services. We do not advise or manage any mutual funds or other investment companies. We do not have a minimum account size.

## **ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS**

We do not provide investment advice or manage assets. We act as fiduciaries to the plan and assist plan sponsors with development of their investment policy statement, design of the investment menu, determination of asset classes, and selection of investment options. We offer an independent view of the investment vehicles available and also assist plan sponsors in periodic reviews of investment choices that are available in their plans.

## **ITEM 9: DISCIPLINARY INFORMATION THAT INVOLVES STRAIGHTLINE OR ONE OF ITS MANAGEMENT PERSONS**

It is extremely important to us that you trust us and feel confident of the work we are performing for you. This section contains the disclosures required by the SEC.

Neither StraightLine Consulting nor anyone at StraightLine Consulting has been involved in an administrative proceeding before the SEC or any other federal regulatory agency, any state regulatory agency, or any foreign regulatory agency that has resulted in any sanction, suspension or limit.

Although our business as a registered investment adviser is not subject to oversight by Financial Industry Regulatory Authority (FINRA), from 1986 to 2005, Steven F. Mosshart, President and control person of StraightLine Group, an affiliate of StraightLine Consulting, worked in the commission based brokerage industry which was subject to FINRA. Just after Mr. Mosshart left Citigroup World Markets in 2005, FINRA alleged that Mr. Mosshart had participated in a private securities transaction by accepting promissory notes from a few close friends, some of whom were his clients. Mr. Mosshart contends that the notes were loans, not securities. The funds borrowed under the notes were for the express purpose of providing operating capital for StraightLine Group in its infancy.

On September 11, 2008 Mr. Mosshart and FINRA reached a settlement and entered into an Order of Offer of Settlement in regard to the loans. Pursuant to that order, Mr. Mosshart was suspended for one year from associating with any member of FINRA, which includes the broker dealers and commissioned stockbrokers in their employ. Mr. Mosshart had no intention of returning to that type of business and so agreed to the settlement. In addition, Mr. Mosshart was ordered to make restitution to the holders of the notes if he returned to a FINRA registered firm. Prior to the settlement offer, StraightLine Group had already begun the process to satisfy the terms of the notes. The holders of the notes were all given a choice to receive membership/ownership interest in StraightLine Group in exchange for their notes or to receive the return of their loan amount plus interest. All of the note holders have either been paid in full or have converted their outstanding loan to ownership in StraightLine Group.

## **ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

StraightLine Consulting, as mentioned above in Item 4, is owned by StraightLine Group, LLC, an SEC registered investment adviser, and the Kelley F. Snook, Jr. Revocable Living Trust.

StraightLine Group, LLC, is registered as an investment adviser under the Investment Advisers Act of 1940, as amended, and currently offers financial advisory services to clients on either their employer sponsored retirement program accounts or their personal investment accounts. StraightLine Group also offers advice to sponsors of 401(k) and 403(b) plans.

The Trustee of the Kelley F. Snook, Jr. Revocable Living Trust is Mr. Kelley F. Snook, Jr. Mr. Snook owns 50% of Northstar Financial Enterprises, Inc., which owns more than 75% of Northstar

Financial Partners, Inc. ("Northstar Financial") and Northstar Risk Management ("Northstar Risk"). Northstar Financial is an SEC registered advisor and broker/dealer and a member of the Financial Industry Regulatory Authority ("FINRA"). Northstar Risk is a licensed insurance agency. Mr. Snook is the President of Northstar Financial and of Northstar Risk. Additionally, Mr. Snook is President of Snook Housey Advisors, Inc., which offers its investment advisory services through NorthStar Financial Partners.

Northstar Financial's advisory services include discretionary and non-discretionary investment management services, financial planning, recommendation of independent advisers and retirement plan consulting services. As a broker/dealer, Northstar Financial acts as an introducing broker-dealer and utilizes the clearing services of RBC Correspondent Services. Northstar Risk is qualified to sell insurance products.

StraightLine Consulting has procedures in place which seek to mitigate actual and potential conflicts of interest between StraightLine Consulting, its employees, and the StraightLine and Northstar affiliates. For example, information barriers have been put in place to prevent the dissemination of material non-public information between the entities.

Part of the services that StraightLine Consulting offers to plan providers includes the evaluation of certain service providers to the plan. StraightLine Group may be a provider of services to plan participants. We do not perceive that there would be any conflict of interest. StraightLine Consulting evaluates service providers completely independently of StraightLine Group. It is also important to recognize that the plan provider itself will make the ultimate determination as to whether or not a change needs to be made from the standpoint of a service provider.

#### **ITEM 11: CODE OF ETHICS OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

StraightLine Consulting has adopted a Code of Ethics (the "Code") describing the standards of business conduct that is expected of all officers, directors, employees, and advisory representatives to follow. Our principals and representatives are at all times to act with honesty and integrity and avoid conflicts of interest, whether real or perceived, ensure the timely disclosure of relevant information that is accurate, complete and objective, respect the confidentiality of information acquired and not to disclose such information to others unless authorized or legally required to do so, and to not exploit any relationship or responsibility that has been entrusted to them among other ethical and moral guidelines.

As StraightLine Consulting does not actively manage any assets for its clients, we do not have any specific personal trading guidelines outside of what is required under the securities laws and regulations. Our employees are to act in an ethical and honest manner in any of their actions.

Our Code of Ethics is available for review at any time. Clients can email us at [info@myrplan.com](mailto:info@myrplan.com), or call us at 877-338-4032 to request a copy.

## **ITEM 12: BROKERAGE PRACTICES**

This Item is not applicable since we do not select or recommend broker-dealers for client transactions.

## **ITEM 13: REVIEW OF ACCOUNTS**

This Item is not applicable since we do not manage any individual accounts,.

## **ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION**

We do not pay anyone for client referrals.

## **ITEM 15: CUSTODY**

This Item is not applicable since as we do not have custody of client funds or securities.

## **ITEM 16: INVESTMENT DISCRETION**

This Item is not applicable since we do not accept discretionary authority to manage securities accounts on behalf of clients.

## **ITEM 17: VOTING CLIENT SECURITIES**

This Item is not applicable since we do not manage any securities for our clients.

## **ITEM 18: FINANCIAL INFORMATION**

We are paid in arrears for all services so we are not required to include a balance sheet with this filing. There are no financial conditions likely to impair us from meeting our obligations to our clients.

## **ITEM 19: REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

This Item is not applicable since we are an SEC registered adviser.