



ERISA Fiduciary Advisors, Inc.

1160 Birchwood Road

Weston, Florida 33327

954-385-5331

www.efadvisor.com

March 18, 2013

This Brochure provides information about the qualifications and business practices of ERISA Fiduciary Advisors, Inc. ["EFA"]. If you have any questions about the contents of this Brochure, please contact us at 954-385-5331 or via email (tom@efadvisor.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.

ERISA Fiduciary Advisors, Inc. is a registered investment EFA. Registration of an Investment EFA does not imply any level of skill or training. The oral and written communications of an EFA provide you with information about which you determine to hire or retain an EFA.

Additional information about ERISA Fiduciary Advisors, Inc. also is available on the SEC's website at www.advisorinfo.sec.gov.

Item 2 - Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated March 18, 2013 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Thomas B. Bastin, President at 954-385-5331 or tom@efadvisor.com. Our Brochure is also available on our web site www.efadvisor.com, also free of charge.

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

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Brochure Supplement(s)

Item 4 – Advisory Business

ERISA Fiduciary Advisors, Inc.’s (“EFA”) principal service is providing fee-based investment advisory services predominantly to retirement plans. Founded in 2005 EFA is owned 50% by Thomas B. Bastin and 50% by Bradley L. Larsen. As of January 2013 EFA manages \$369,470,856 of assets in a discretionary manner for 21 retirement plan clients, \$55,055,658 in a non-discretionary manner for 17 retirement plan clients. In total EFA provides investment advisor services for \$424,526,515.

EFA’s role is to create model asset allocation portfolios using various investment funds that they monitor. EFA’s primary approach is to use a tactical allocation strategy aimed at reducing risk and increasing performance. EFA uses exchange listed securities, over-the-counter securities, corporate debt securities, municipal securities, mutual fund shares, guaranteed and separate accounts and United States government securities to accomplish this objective. EFA measures and selects mutual funds by using various criteria, such as the fund manager’s tenure, and/or overall career performance. EFA may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. EFA may recommend specific stocks to increase sector weighting and/or dividend potential. EFA may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. EFA 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.

Pension and Profit Sharing Plan Clients:

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.

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.

Item 5 – Fees and Compensation

All fees are subject to negotiation. The specific manner in which fees are charged by EFA is established in a client's written agreement with EFA. EFA will generally bill its fees on a quarterly basis. Clients may elect to be billed in advance or arrears each calendar quarter except for those clients working with record-keepers that define for them the method of payment (advance or arrears). Clients may also elect to be billed directly for fees or authorize the record-keeper to debit fees to be paid to EFA. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Retirement Plan Clients

EFA intends to be compensated for its investment advisory services by charging fees for the assets under management, hourly fees and/or fixed fees.

Management Fee: 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 first or last business day of the period to be billed. With respect to retirement plan clients EFA has a stated fee schedule that is based upon both the number of plan participants as well as the total plan assets associated with each client.

There are a number of factors listed below this fee chart that could alter pricing for an individual client. These factors will be reviewed and discussed prior to contracting. In general this is the base chart which can be altered to reflect the additional factors listed below.

Participants	< \$2.5m	\$2.5m to \$4m	\$4m to \$6m	\$6m to \$8m	\$8m to \$10m	\$10m to \$15m	> \$15m
> 200	0.50%	0.46%	0.43%	0.40%	0.32%	0.26%	Negotiable
100 to 199	0.50%	0.45%	0.42%	0.36%	0.30%	0.24%	Negotiable
< 100	0.50%	0.44%	0.41%	0.34%	0.28%	0.22%	Negotiable

Additional Pricing Factors:

1. Frequency of enrollment meetings per year
2. Number of enrollment locations to visit per year
3. Travel time and expense to get to locations where enrollment meetings are held
4. Frequency of one on one meetings provided in person per year
5. Number of locations at which one on one meetings are provided in person each year
6. Travel time and expense to get to locations where one on one meetings are held
7. Expected participant call volume each year
8. Expected employer call volume each year
9. Extent, frequency and time required to prepare non-standard plan specific reporting
10. Whether standard reports are provided each year

11. Expected interaction between EFA and the third party plan administrator each year
12. Expected interaction between EFA and the Record keeper each year
13. Expected interaction between EFA and the Custodian each year
14. Whether EFA will be expected to vote proxies
15. Frequency of Investment Meetings each year
16. Location of Investment meetings (location, travel & expense)
17. Electronic vs. print based reporting
18. Volume of binders prepared for print based reporting
19. Administrative meetings EFA must attend each year (location, travel & expense)
20. Additional client requests for non-standard services

Fixed Fees: 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. Once again those fees can be impacted by the additional factors cited above. Payment is due within 30 days if directly invoiced.

Individual Clients:

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. Individual Client Accounts are billed in arrears upon completion of an investment review. Individual Clients have the option of determining how often they want EFA to review their investment options. EFA only charges Individual Clients after it has performed a review. Payment is due within 30 days if directly invoiced.

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 (or shorter if their contract allows). Upon termination, any fees paid in advance will be prorated to the date of termination and any excess will be refunded to client.

The basic fee chart for Individual Clients is listed below. Additional factors that can increase or decrease the fee include the nature of the client, their assets and expectations with respect to investment options utilized.

Account Assets	Review Fee
<\$500,000	\$300
<\$1,000,000	\$600
<\$2,000,000	\$900
>\$2,000,000	Negotiable

Item 12 further describes the factors that EFA considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

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

EFA 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

EFA provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, Taft-Hartley plans, charitable institutions, foundations, endowments, and municipalities.

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. EFA follows a strategy of buy and hold whether it is for Individual or Retirement Plan clients. EFA does not promote active trading and plays no role in the custody, sale or purchase of securities. EFA primarily recommends the use of mutual funds. The diversification provided by mutual funds and ease of review allows EFA to construct model portfolios that enable investors to make a risk based decision on how to invest. Mutual funds also make it easy to differentiate by asset class allowing EFA to select funds that can meet a disparate group of needs given many retirement plans have participants ranging from age 21 to age 80 and conservative to aggressive.

Risk associated with mutual funds is the same as those buying individual stocks or bonds. Market conditions will impact mutual funds because their holdings are subject to the market. A mutual fund investor could just as easily lose money should the underlying holdings depreciate in value. In addition, a quick liquidation of assets within a mutual fund could drive down its worth regardless of the underlying assets. Cost is another factor to take into consideration as some mutual funds can be more expensive than others and/or impose redemption fees. In addition, the total holdings within a mutual fund can impact performance as the mere size may impair a fund manager's ability to generate profit. Clients should consider many factors before deciding whether mutual funds are best for their situation. EFA has elected to work with mutual funds because we believe they offer the typical investor the best opportunity to achieve diversification with proper investment management.

Item 9 – Disciplinary Information

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

Item 10 – Other Financial Industry Activities and Affiliations

The principals of EFA do hold insurance licenses. Although the selling of insurance is quite limited and in most cases does not occur during any given year EFA does maintain these licenses to assist clients with their insurance needs. For instance, the use of non-qualified retirement plans are often funded with insurance products. Since compensation for the sale of insurance products does vary from contracts with have with clients EFA does disclose said compensation prior to the sale of insurance products.

Item 11 – Code of Ethics

EFA 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 EFA must acknowledge the terms of the Code of Ethics annually, or as amended.

EFA anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which EFA has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which EFA, its affiliates and/or clients, directly or indirectly, have a position of interest. EFA's employees and persons associated with EFA are required to follow EFA's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of EFA and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for EFA's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of EFA 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 EFA'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 EFA and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with EFA's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. EFA will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

EFA's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Tom Bastin at 866-606-4015 or tom@efadvisor.com.

It is EFA's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. EFA will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an EFA, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge

fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment EFA in relation to a transaction in which the investment EFA, or any person controlled by or under common control with the investment EFA, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an EFA is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

EFA does not accept Soft dollar benefits. EFA will assist retirement plan clients in monitoring the receipt of soft dollar benefits by others such as the record-keeper and custodian in order to capture and utilize for the client's behalf.

Item 13 – Review of Accounts

EFA reviews all retirement plan client accounts on a quarterly basis. Each quarter the client is provided a written investment management review of their investment options and once per year they also receive a written fiduciary practices report, fee analysis, Section 404(c) checklist and vendor stability report. In addition, EFA stores all reporting including the EFA Privacy Notice, E&O Certificate, CEFEX Certification and Form ADV online for clients to access.

EFA will review in writing individual accounts as directed. Since the fees charged to individual clients only occur when a review takes place it is up to those clients to determine the frequency of the reviews. Individual Clients only receive a written investment review.

Item 14 – Client Referrals and Other Compensation

EFA has no client referrals or other compensation arrangements. All EFA compensation is paid by our clients. EFA goes to great lengths to avoid all appearances of conflict or impropriety.

Item 15 – Custody

EFA does not have custody of Client assets. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets in order to review fees from their other vendors and/or investment options.

Item 16 – Investment Discretion

EFA usually receives discretionary authority from the client at the outset of an advisory relationship to determine which asset classes and investment options are to be utilized. EFA never selects the amount of securities to be bought or sold. Those amounts are determined by the individual, or in the case of retirement plans by the participants in the plan. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, EFA observes the investment policies, limitations and restrictions of the clients for which it advises. EFA does not actually trade securities and with respect to retirement plans has clients sign off acknowledging that investment option changes will take place. With respect to all clients Investment guidelines and restrictions must be provided to EFA in writing so they can be documented within an investment policy statement.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, EFA 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. EFA may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about EFA's financial condition. EFA 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. The individual owners of EFA have not been subject to a bankruptcy proceeding. EFA has no debt and operates entirely from revenue generated.



ERISA Fiduciary Advisors, Inc.

Thomas B. Bastin

1160 Birchwood Road, Weston, Florida 33327

954-385-5331

March 18, 2013

This Brochure Supplement provides information about Thomas B. Bastin that supplements the ERISA Fiduciary Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Thomas B. Bastin if you did not receive ERISA Fiduciary Advisors, Inc. Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas B. Bastin is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

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 securities license.

Mr. Bastin has spent the past 7 years working at EFA as both President and General Counsel.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Bastin is not actively engaged in the pursuit of any other business activities. 100% of his time is devoted to EFA. Although insurance licensed Mr. Bastin has not sold an insurance product for several years.

Item 5- Additional Compensation

No additional compensation is received. EFA does not accept sales awards or undisclosed compensation from vendors. EFA does not accept non-cash items of value from vendors. Mr. Bastin does not accept any of the above either.

Item 6 - Supervision

Thomas B. Bastin is the Chief Compliance Officer for EFA. Mr. Bastin supervises his own activity as a result. In 2010 EFA initiated the hiring of an outside third party vendor to audit EFA practices in order to ensure compliance with SEC guidelines. Results of the audit are available for SEC staff to review.



ERISA Fiduciary Advisors, Inc.

Bradley L. Larsen

532 Colorado Avenue, Stuart, Florida 34996

954-385-5331

March 18, 2013

This Brochure Supplement provides information about Bradley L. Larsen that supplements the ERISA Fiduciary Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Thomas B. Bastin if you did not receive ERISA Fiduciary Advisors, Inc. Brochure or if you have any questions about the contents of this supplement.

Additional information about Bradley L. Larsen is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

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. Licenses: Mr. Larsen holds the Series 65 License

Business: 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.

Mr. Larsen is an Executive Vice President with EFA.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Larsen is not actively engaged in the pursuit of any other business activities. 100% of his time is devoted to EFA. Although insurance licensed Mr. Larsen has not sold any since 2009.

Item 5- Additional Compensation

No additional compensation is received. EFA does not accept sales awards or undisclosed compensation from vendors. EFA does not accept non-cash items of value from vendors. Mr. Larsen does not accept any of the above either.

Item 6 - Supervision

Thomas B. Bastin is the Chief Compliance Officer for EFA. Mr. Bastin supervises all of Mr. Larsen's activities. You can reach Mr. Bastin at the address listed below:

1160 Birchwood Road
Weston, Florida 33327
954-385-5331
tom@efadvisor.com



ERISA Fiduciary Advisors, Inc.

Jorge Martinez Fonts

1160 Birchwood Road, Weston, Florida 33327

954-385-5331

March 18, 2013

This Brochure Supplement provides information about Jorge Martinez Fonts that supplements the ERISA Fiduciary Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Thomas B. Bastin if you did not receive ERISA Fiduciary Advisors, Inc. Brochure or if you have any questions about the contents of this supplement.

Additional information about Jorge Martinez Fonts is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Jorge Martinez Fonts (Born: 1951)

Education: Bachelor of Arts in Economics from Rollins College; Master of Arts in Economics from the University of Florida and an AIF designation (Accredited Investment Fiduciary) from the Center for Fiduciary Studies at the University of Pittsburgh

Licenses: Mr. Fonts holds the Series 65 securities license.

Mr. Fonts joined EFA in January 2013.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Fonts is not actively engaged in the pursuit of any other business activities. 100% of his time is devoted to EFA. Although insurance licensed Mr. Fonts has not sold an insurance product for several years.

Item 5- Additional Compensation

No additional compensation is received. EFA does not accept sales awards or undisclosed compensation from vendors. EFA does not accept non-cash items of value from vendors. Mr. Fonts does not accept any of the above either.

Item 6 - Supervision

Thomas B. Bastin is the Chief Compliance Officer for EFA. Mr. Bastin supervises all of Mr. Font's activities. You can reach Mr. Bastin at the address listed below:

1160 Birchwood Road
Weston, Florida 33327
954-385-5331
tom@efadvisor.com