

Cammack LaRhette Advisors, LLC

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February 2014

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 changes in the key personnel and operations in the past 12 months.

As of 12/2013 Michael Volo has become the President in place of Michael Carter and Michael Carter now holds the titles of Vice President and Chief Compliance Officer.

Charles W Cammack Associates Inc., the indirect owner of Cammack LaRhette Advisors, LLC, was purchased by Cammack Retirement Group Inc as of 12/31/2013.

Mr. Volo is a shareholder of Cammack Retirement Group Inc.

As of 1/1/2014, Denise Burns will replace Paula Kennedy as the Chief Investment Officer.

Item 3 - Table of Contents

| | |
|--|---|
| Item 2 - Material Changes | 2 |
| Item 3 - Table of Contents..... | 3 |
| Item 4 - Advisory Business | 4 |
| Item 5 - Fees and Compensation | 4 |
| Item 6 - Performance-Based Fees and Side-By-Side Management..... | 4 |
| Item 7 - Types of Clients | 4 |
| Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss..... | 4 |
| Item 9 -Disciplinary Information | 5 |
| Item 10 - Other Financial Industry Activities and Affiliations..... | 5 |
| Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading... | 5 |
| Item 12 - Brokerage Practices | 5 |
| Item 13 - Review of Accounts..... | 5 |
| Item 14 - Client Referrals and Other Compensation | 5 |
| Item 15 - Custody | 6 |
| Item 16 - Investment Discretion..... | 6 |
| Item 17 - Voting Client Securities..... | 6 |
| Item 18 - Financial Information | 6 |

Item 4 - Advisory Business

Cammack LaRhette Advisors, LLC was formed in April 2006 and is wholly owned by Charles W. Cammack Associates Inc. Charles W Cammack Associates Inc was acquired by Cammack Retirement Group Inc on 12/31/2013.

Cammack LaRhette Advisors, LLC (CLA), is registered as a "Pension Consultant" investment advisor. CLA provides investment advisory and consulting services to pension plans and their plan participants.

Any investment advice provided will be tailored to the "Investment Policies" of the plans. CLA may assist a plan in developing, modifying, and managing the investment policy for its clients. In addition CLA may also provide other types of plan consulting and review that do not involve providing investment advice.

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 of profit and non-profit companies (with a focus on Higher Education and Healthcare organizations) and has recently provided services to State and municipal pension plans, and research organizations. We may also provide advice to participants of these defined contribution plans if the plan sponsor elects this service.

Our customers generally need 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 in keeping with Modern Portfolio Theory. 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

Persons registered with Cammack LaRhette Advisors, LLC, may also be 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

The internal investment team and committee conduct a quarterly review and analysis of investments held by our clients. The investment team is lead by the Vice Presidents of Investment. From this analysis, quarterly, semi-annual, or annual reports are provided to clients as stated in their respective services agreement.

Item 14 - Client Referrals and Other Compensation

Cammack LaRhette Advisors may engage in arrangements for obtaining non-client referrals.

CLA has an agreement to pay a fee to Cammack Health LLC for a referral they may provide and

that referral becomes a client of CLA. Cammack Health LLC will be paid a portion of the annual revenue for a three year period. Cammack Health LLC must disclose this relationship to the “referred company” at the time the referral is made.

Item 15 - Custody

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

Item 16 - Investment Discretion

Cammack LaRhette Advisors may accept "discretionary authority" to direct or manage accounts of behalf of its customers. CLA will not have the authority to select the custodian or investment broker for these accounts.

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 is not required and does not provide copies of its balance sheet.