

**Item 1 Cover Page**

A.

**Mark William Sulpizio**

**Innovative Investment Fiduciaries, LLC**

**Brochure Supplement  
Dated 04/1/2014**

**Contact: Mark William Sulpizio, Chief Compliance Officer  
1630 Riverton Road  
Cinnaminson, New Jersey 08077**

B.

**This Brochure Supplement provides information about Mark William Sulpizio that supplements the Innovative Investment Fiduciaries, LLC Brochure; you should have received a copy of that Brochure. Please contact Mark William Sulpizio, Chief Compliance Officer, if you did *not* receive Innovative Investment Fiduciaries, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mark William Sulpizio is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

**Item 2 Education Background and Business Experience**

Mark William Sulpizio was born in 1962. Mr. Sulpizio graduated from The Pennsylvania State University, with a degree in Quantitative Analysis. Mr. Sulpizio graduated from Philadelphia University, with a MS degree in Tax. Mr. Sulpizio has been employed as an investment adviser representative of Innovative Investment Fiduciaries, LLC since March of 2013. Mr. Sulpizio has also been an investment adviser representative of Main Street Investment Advisors, LLC since December of 2007 and the owner of Innovative Benefit Planning LLC, an insurance agency, since January of 1989.

Mr. Sulpizio became an Accredited Investment Fiduciary® (AIF®) in 2009. Administered by *fi360*, the Accredited Investment Fiduciary® (AIF®) professional designation is the industry's first and only designation that demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence.

Holders of the AIF® mark have successfully completed a specialized program on investment fiduciary standards and subsequently passed a comprehensive examination. AIF designees are required to complete six hours of continuing education annually.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. **Other Investment Adviser.** Mr. Sulpizio in his individual capacity, is a dually registered investment adviser representative of the Registrant and Main Street Investment Advisors, LLC, a SEC registered investment adviser. Mr. Sulpizio may recommend the services of Main Street Investment Advisors, LLC for investment management or financial planning services. **The Registrant's Chief Compliance Officer, Mark William Sulpizio, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. **Other Business: Innovative Benefit Planning, LLC.** Mr. Sulpizio is the owner of Innovative Benefit Planning LLC, an employee benefit planning and financial services company, and may provide 401K administrative services as set forth in Item 4.B. **Conflict of Interest:** The recommendation by Registrant that a client use the administrative services of Innovative Benefit Planning LLC presents a *material conflict of interest*, as the receipt of fees may provide an incentive to recommend the services of Innovative Benefit Planning LLC based on fees received, rather than on a particular client's need. No client is under any obligation to use the services of Innovative Benefit Planning LLC. **The Registrant's Chief Compliance Officer, Mark William Sulpizio, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

**Licensed Insurance Agent.** Mr. Sulpizio, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Sulpizio to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Sulpizio that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Sulpizio. Clients are reminded that they may purchase insurance products recommended by Mr. Sulpizio through other, non-affiliated insurance agents. **The Registrant's**

**Chief Compliance Officer, Mark William Sulpizio, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

**Item 5 Additional Compensation**

None.

**Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Mark William Sulpizio, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Sulpizio also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Sulpizio at (856) 786-4300.

**Item 7 State-Registered Investment Advisors**

- A. Mr. Sulpizio has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Sulpizio has never been the subject of a bankruptcy petition.

**Item 1 Cover Page**

A.

**Theresa Ann Procida**

Innovative Investment Fiduciaries, LLC

Brochure Supplement  
Dated 04/1/2014

Contact: Mark William Sulpizio, Chief Compliance Officer  
1630 Riverton Road  
Cinnaminson, New Jersey 08077

B.

**This Brochure Supplement provides information about Theresa Ann Procida that supplements the Innovative Investment Fiduciaries, LLC Brochure; you should have received a copy of that Brochure. Please contact Mark William Sulpizio, Chief Compliance Officer, if you did *not* receive Innovative Investment Fiduciaries, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Theresa Ann Procida is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

**Item 2 Education Background and Business Experience**

Theresa Ann Procida was born in 1967. Ms. Procida has been employed as an investment adviser representative of Innovative Investment Fiduciaries, LLC since March of 2013. Ms. Procida has also been an investment adviser representative of Main Street Investment Advisors, LLC since December of 2007. Ms. Procida has been an insurance agent at Innovative Benefit Planning, LLC since January of 1990.

**Item 3 Disciplinary Information**

None.

#### Item 4 Other Business Activities

- A. **Other Investment Adviser.** Ms. Procida in her individual capacity, is a dually registered investment adviser representative of the Registrant and Main Street Investment Advisors, LLC, a SEC registered investment adviser. Ms. Procida may recommend the services of Main Street Investment Advisors, LLC for investment management or financial planning services. **The Registrant's Chief Compliance Officer, Mark William Sulpizio, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. **Other Business: Innovative Benefit Planning, LLC.** Ms. Procida spends the majority of her time employed by Innovative Benefit Planning LLC, an employee benefit planning and financial services company, and may provide 401K administrative services as set forth in Item 4.B. **Conflict of Interest:** The recommendation by Registrant that a client use the administrative services of Innovative Benefit Planning LLC presents a *material conflict of interest*, as the receipt of fees may provide an incentive to recommend the services of Innovative Benefit Planning LLC based on fees received, rather than on a particular client's need. No client is under any obligation to use the services of Innovative Benefit Planning LLC. **The Registrant's Chief Compliance Officer, Mark William Sulpizio, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

**Licensed Insurance Agent.** Ms. Procida, in her individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Procida to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Procida that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Procida. Clients are reminded that they may purchase insurance products recommended by Ms. Procida through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Mark William Sulpizio, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

#### Item 5 Additional Compensation

None.

**Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Mark William Sulpizio, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Sulpizio also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Sulpizio at (856) 786-4300.

**Item 7 State-Registered Investment Advisors**

- A. Ms. Procida has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Ms. Procida has never been the subject of a bankruptcy petition.

**Item 1 Cover Page**

A.

**Nicole Marie Offerman**

**Innovative Investment Fiduciaries, LLC**

**Brochure Supplement  
Dated 04/1/2014**

**Contact: Mark William Sulpizio, Chief Compliance Officer  
1630 Riverton Road  
Cinnaminson, New Jersey 08077**

B.

**This Brochure Supplement provides information about Nicole Marie Offerman that supplements the Innovative Investment Fiduciaries, LLC Brochure; you should have received a copy of that Brochure. Please contact Mark William Sulpizio, Chief Compliance Officer, if you did *not* receive Innovative Investment Fiduciaries, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Nicole Marie Offerman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

**Item 2 Education Background and Business Experience**

Nicole Marie Offerman was born in 1983. Ms. Offerman graduated from The University of Northern Iowa in 2005, with a Bachelor of Arts degree in Business Administration and Management. Ms. Offerman has been employed as an investment adviser representative of Innovative Investment Fiduciaries, LLC since March of 2013. Ms. Offerman also been an account executive of Main Street Investment Advisors, LLC and of Innovative Benefit Planning since October of 2008.

Ms. Offerman became an Accredited Investment Fiduciary® (AIF®) in 2009. Administered by *fi360*, the Accredited Investment Fiduciary® (AIF®) professional designation is the industry's first and only designation that demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. Holders of the AIF® mark have successfully completed a specialized program on investment

fiduciary standards and subsequently passed a comprehensive examination. AIF designees are required to complete six hours of continuing education annually.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. **Other Investment Adviser.** Ms. Offerman in her individual capacity, is a dually registered investment adviser representative of the Registrant and Main Street Investment Advisors, LLC, a SEC registered investment adviser. Ms. Offerman may recommend the services of Main Street Investment Advisors, LLC for investment management or financial planning services. **The Registrant's Chief Compliance Officer, Mark William Sulpizio, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. **Other Business: Innovative Benefit Planning, LLC.** Ms. Offerman, also serves as an account executive of Innovative Benefit Planning LLC, an employee benefit planning and financial services company, and may provide 401K administrative services as set forth in Item 4.B. **Conflict of Interest:** The recommendation by Registrant that a client use the administrative services of Innovative Benefit Planning LLC presents a *material conflict of interest*, as the receipt of fees may provide an incentive to recommend the services of Innovative Benefit Planning LLC based on fees received, rather than on a particular client's need. No client is under any obligation to use the services of Innovative Benefit Planning LLC. **The Registrant's Chief Compliance Officer, Mark William Sulpizio, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### Item 5 Additional Compensation

None.

### Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Mark William Sulpizio, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Sulpizio also monitors accounts and conducts account reviews on at least an annual



basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Sulpizio at (856) 786-4300.

**Item 7 State-Registered Investment Advisors**

- A. Ms. Offerman has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Ms. Offerman has never been the subject of a bankruptcy petition.

**Item 1 Cover Page**

A.

**Matthew Ryan Bernstein**

Innovative Investment Fiduciaries, LLC

Brochure Supplement

Dated 04/1/2014

Contact: Mark Sulpizio, Chief Compliance Officer  
1630 Riverton Road  
Cinnaminson, New Jersey 08077

B.

**This Brochure Supplement provides information about Matthew Ryan Bernstein that supplements the Innovative Investment Fiduciaries, LLC Brochure; you should have received a copy of that Brochure. Please contact Mark Sulpizio, Chief Compliance Officer, if you did *not* receive Innovative Investment Fiduciaries, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Matthew Ryan Bernstein is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**

**Item 2 Education Background and Business Experience**

Matthew Ryan Bernstein was born in 1980. Mr. Bernstein graduated from Western New England College in 2002, with a Bachelor of Science in Business Administration degree in Business Management and a minor in Psychology. From September of 2013 to present, Mr. Bernstein has been employed as a qualified plan consultant of Innovative Investment Fiduciaries, LLC. From September of 2013 to present, Mr. Bernstein has also been a qualified plan specialist of Innovative Benefit Planning. From September of 2008 to September of 2013, he was a sales manager in Comtrex System.

**Item 3 Disciplinary Information**

None.

#### Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Bernstein, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Bernstein to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Bernstein that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Bernstein. Clients are reminded that they may purchase insurance products recommended by Mr. Bernstein through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Mark Sulpizio, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

**Other Business: Innovative Benefit Planning, LLC.** Mr. Bernstein, also serves as a qualified plan specialist of Innovative Benefit Planning LLC, an employee benefit planning and financial services company, and may provide 401K administrative services as set forth in Item 4.B. **Conflict of Interest:** The recommendation by Registrant that a client use the administrative services of Innovative Benefit Planning LLC presents a *material conflict of interest*, as the receipt of fees may provide an incentive to recommend the services of Innovative Benefit Planning LLC based on fees received, rather than on a particular client's need. No client is under any obligation to use the services of Innovative Benefit Planning LLC. **The Registrant's Chief Compliance Officer, Mark William Sulpizio, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

#### Item 5 Additional Compensation

None.

#### Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Mark William Sulpizio, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Sulpizio also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Sulpizio at (856) 786-4300.

**Item 7 State-Registered Investment Advisors**

- A. Mr. Bernstein has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Bernstein has never been the subject of a bankruptcy petition.