

ForUs Advisors, LLC

This brochure provides information about ForUs Advisors, LLC's qualifications and business practices. If you have any questions about the contents of this brochure, please contact us at 510-469-1040 or by email at david@forusall.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.

Additional information about ForUs Advisors, LLC is also available at the SEC's website www.adviserinfo.sec.gov (select "investment adviser firm" and type in our firm name). The results will provide you with both Part 1 and 2 of our Form ADV.

We are a registered investment advisor firm. Our registration does not imply any level of skill or training. The oral and written communications we provide to you, including this brochure, are for you to evaluate us. Please use this information as factors in your decision to hire us or to continue our business relationship.

ITEM 1 – COVER PAGE ADV PART 2 A

August 12, 2014
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ITEM 2 – MATERIAL CHANGES

This brochure, dated August 12, 2014 has been prepared by ForUs Advisors, LLC (“ForUs”) to meet SEC requirements. This section of the brochure addresses only those “material changes” that have been incorporated since our last delivery or posting of this document on the SEC’s public disclosure website (IAPD) www.adviserinfo.sec.gov.

Material Changes –

In July, 2014, ForUs introduced its ERISA Plan Investment Consulting Service, through which ForUs offers consulting and advisory services for employer-sponsored qualified retirement plans (“Retirement Plan(s)”) that are designed to assist the sponsors of these plans (“Plan Sponsor(s)”). ForUs may also assist Plan Sponsors with enrollment and in providing investment education and investment advice to plan participants. When performing these services, ForUs will charge a fee based on the value of the assets in the Retirement Plan.

We have updated the discussion of our advisory activities and fees to reflect this new level of service. See discussion in Item 4 below.

From time to time, we may update this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a summary of Material Changes shall be provided to each client annually and if a material change occurs in the business practices of ForUs. At minimum, a new brochure will be offered within 120 days of the close of each fiscal year.

At any time, you may view the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (510) 469-1040 or by email at legal.forusall.com. This Disclosure Brochure is also available through links within the Terms of Use and above the disclosure frame of the ForUs modules.

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ITEM 4 – ADVISORY BUSINESS

4a: Firm Description

ForUs Advisors, LLC, a wholly owned affiliate of ForUs, Inc., was formed in November, 2012 by Shinichiro Inoue and Justin David Ramirez. Our main office is located in San Francisco, California.

4a1: Principal Officer

Justin David Ramirez (David Ramirez) is the Chief Investment Officer & Chief Compliance Officer. Mr. Ramirez may be contacted by email at david@forusall.com or by telephone at 510-469-1040.

4b: Types of Advisory Services

Overview of Advisory Services

ForUs provides investment advisory and retirement plan consulting services to employer-sponsored qualified retirement savings plans (“Retirement Plans”) and their sponsors (“Plan Sponsors”) and participants (“Participants”).

ForUs 401(k) –Retirement Plan Services

ForUs offers consulting and advisory services for Retirement Plans that are designed to assist Plan Sponsors in meeting their fiduciary obligations (“Retirement Plan Services”). ForUs may also assist Plan Sponsors with the enrollment of Participants into the Retirement Plan, investment education and/or by providing investment advice directly to Participants.

ForUs provides both ERISA fiduciary services and ERISA non-fiduciary services. ERISA non-fiduciary services may be performed so as not to be considered fiduciary services under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). When providing ERISA fiduciary services, ForUs will perform those services to the plan as a fiduciary under ERISA Sections 3(21)(A)(ii) or 3(38)(B)(i) and will act in good faith and with the degree of diligence, care and skill that a prudent person rendering similar service would exercise under similar circumstances.

ForUs offers the following Fiduciary Retirement Plan Services

- Plan Sponsor –ERISA (3)(38) Fiduciary Services
 - ForUs provides discretionary investment advice to Plan Sponsors about investment alternatives available for the Plan in accordance with the Plan’s investment policies and objectives, under which ForUs selects and monitors the Plan’s investment alternatives. ForUs has the final decision-making authority regarding the initial selection, retention, and removal of investment options
 - ForUs creates, in consultation with the Plan Sponsor, an Investment Policy Statement (“IPS”) that establishes the investment policies and objectives for the Plan, and that sets forth the asset classes and investment categories to be offered under the Plan, as well as the criteria and standards for selecting and monitoring the investments.
- Plan Sponsor – ERISA 3(21) Fiduciary Services
 - ForUs provides non-discretionary investment advice to Plan Sponsors about investment alternatives available for the Plan in accordance with the Plan’s investment policies and objectives, in which ForUs assists in the selection and monitoring of investment alternatives. The Plan Sponsor has the final decision-making authority regarding the initial selection, retention, and removal of investment options.
 - ForUs assists in the development of an IPS. The Plan Sponsor has the ultimate responsibility and authority to establish and to adopt the IPS.
- Plan Participant – ERISA Fiduciary Services
 - Participants that use the retirement communication modules (“users”) who have indicated acceptance of the Terms of Use, which includes links to this Form ADV Part 2, our Privacy Practices, and our Methodology and Sources will become clients. ForUs will provide these Participant clients with non-discretionary investment advice concerning the appropriateness of target date funds. The Plan Participant makes all final investment decisions.
 - ForUs may provide investment and/or savings advice to individual Participants through one-on-one consultations.

- Plan Sponsor – ERISA Non-Fiduciary Services
 - ForUs assists with Plan governance and committee education by reviewing plan documents, procedures, participant education and communications (including ERISA 404(c) requirements), and notices to assist in compliance with ERISA regulations and industry best practices.
 - ForUs assists Plan Sponsors in the performance of their fiduciary duties by creating an online repository to store and organize key plan and fiduciary documents.
 - ForUs assists in the education of the Participants about general investing principles and the investment alternatives available under the Plan in accordance with Department of Labor rules. ForUs will not be acting as an ERISA fiduciary in providing educational services
 - ForUs assists Plan Sponsors with Plan enrollment through communication campaigns that explain the benefits of the retirement plan. ForUs will not be acting as an ERISA fiduciary in providing enrollment support services
 - ForUs assists Plan Sponsors in selecting and monitoring current providers of recordkeeping, trust and custodial services to the Plan, but does not have the final authority to select and replace Plan service providers.
 - ForUs assists Plan Sponsors in designing key provisions of their retirement plan, including but not limited to, default enrollment strategies, company match formulas, vesting schedules and eligibility criteria.

- Plan Participant – ERISA Non-Fiduciary Services
 - ForUs educates Participants and eligible employees about various features of the Retirement Plan.
 - ForUs assists eligible employees with enrollment in their Retirement Plan.
 - ForUs assists Participants with adjustments in their Retirement Plan deferral rates.

In addition to providing investment advisory services to Retirement Plan, ForUs provides general educational content about retirement savings plan features, retirement plan investments, and health insurance options. This

information may include contact information about professional help available within the plan, links to online tools, information about target date funds, and provider website and phone numbers.

ForUs delivers its general educational and advice content through a series of interactive web-based conversations or modules (“Modules”). When providing advice to Retirement Plan participants, ForUs limits its advice to only include target date funds that are available within the Client’s retirement plan. Links to the Terms of Use, Privacy Practices and ForUs’s Form ADV Part 2 are included above the disclosure frame of all ForUs Modules.

ForUs emphasizes the unrestricted right of Participants to decline any investment recommendation made by us.

ForUs may also provide general educational content about health plans and health savings accounts (“Health Modules”) to employees of Plan Sponsors that have engaged ForUs to provide the Health Modules. ForUs configures these modules to include the deductible, premium and company contributions amounts that pertain to the health insurance and HSA option being discussed in each Health Module. Users of these modules do not receive investment advice.

ForUs does not receive any compensation from benefit brokers or insurance carriers, except that, with client consent, ForUs may bill benefit brokers for certain services provided to our clients, as described in Item 5a below, or to the brokers’ clients, as described in Item 14a below.

4c: Client-Tailored Relationships and Restrictions

As a fiduciary, ForUs always acts solely in our clients’ best interests. ForUs has created proprietary algorithms that enable us to provide our Plan Participant clients with personalized target date fund recommendations that are customized based on inputs provided by each client.

When ForUs provides non-discretionary advisory services, the client is under no obligation to act upon recommendations made by ForUs Advisors, LLC's or its associated persons.

4d: Wrap Fee Program

ForUs does not sponsor a wrap fee program.

4e: Assets under Management (AUM)

ForUs Advisors, LLC does not currently have any “assets under management” as that term is defined by the Securities and Exchange Commission.

ITEM 5 – FEES AND COMPENSATION

5a: Fee Schedules

In general, fees for ForUs’s investment advisory services are based upon a percentage of assets under management and are charged quarterly in arrears. Certain clients may have unique fee arrangements that are not specified herein.

Fees for Retirement Plan Services

Fee Type	Fee Range
Asset-based fees (% of Plan assets)	Up to a maximum of 0.25% of assets
Per-participant fee	Up to \$10 per participant per year
Fixed fees for custom work	Fixed fees will be negotiated with and agreed upon by Plan Sponsor and are dependent on the Retirement Services provided.

The fees described above may be paid by the Plan recordkeeper directly from Plan assets, accounts or investments. Alternatively, fees for retirement plan services may be billed directly to the Plan Sponsor.

Our fees are negotiable. The specific manner in which fees are charged by ForUs is established in the client’s written agreement with ForUs. Expenses such as travel may be billed separately to clients at cost, unless otherwise agreed to in the advisory agreement.

Asset-based fees generally are calculated as follows—

- The initial fee will be prorated based upon the number of days remaining in the initial quarterly period from the date of execution of the Agreement.
- The initial fee will be based upon the market value of the plan assets

at the close of business on the last business day of the initial quarterly period.

- Thereafter, the quarterly portion of any annual asset-based fees will be based upon the market value of the plan assets at the close of business on the last business day of the previous calendar quarter (without adjustment for anticipated withdrawals by plan participants or beneficiaries or other anticipated or scheduled transfers or distributions of assets.)
- When the Agreement is terminated prior to the end of a quarter, ForUs will be entitled to a quarterly fee, prorated for the number of days in the quarter prior to the effective date of the termination, and for asset-based fees, based on the market value of the plan assets at the close of business on the effective date of termination.

Per-Participant Fees

ForUs may work directly with Plan Sponsors to offer the ForUs communication Modules to their employees or provide these services through the Plan Sponsor's benefit broker or retirement plan advisor. These Modules may be provided to participants of plan sponsors who have a direct relationship with ForUs for a fee ranging from \$10-\$20 per participant per year. When the services are offered through a benefit broker or advisor, ForUs may bill the benefit broker or advisor, who in turn may bill the Plan Sponsor or include the ForUs communications as part of their overall service.

ForUs reserves the right to waive some or all of those fees for certain Plan Sponsors. ForUs does not receive any other fees or commissions.

When ForUs provides target date fund recommendations for non-employer sponsored qualified retirement accounts, it does not charge any additional fees or receive any commissions.

Fixed Fees

Fixed fees are negotiated and dependent on factors included but not limited to the size of the client's portfolio, the specific work required by our agreement, the cost of time and materials, the location of the client and whether travel is required, and the number of meetings the client requires.

5b: Fee Payments Options

Investment Advisory Fees

The fees for Retirement Plan Services may be paid by the Plan recordkeeper directly from Plan assets, accounts or investments. Alternatively, fees for retirement plan services may be billed to the Plan Sponsor

When ForUs provides advisory services through a benefit broker or other retirement plan provider, ForUs may bill the benefit brokers or retirement plan advisors at the time the service is initiated and then on an annual basis based on the number of participants in each employee benefit plan covered by the communication modules their Plan Sponsor client has elected to provide to its employees.

5c: Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees we charge.

All brokerage commissions, stock transfer fees, and other similar charges incurred in connection with our recommendations will be paid out of the assets in the account.

5.d: Termination

Either ForUs or Plan Sponsors can terminate this agreement upon receipt of written notice to the other party.

When our agreement is terminated, ForUs will refund any pre- paid, unearned fees. Refunds will be made within 30 calendar days of the effective date of termination.

5e: Other Investment Compensation

ForUs does not accept commission for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

ITEM 6 – PERFORMANCE---BASED FEES AND SIDE---BY---SIDE MANAGEMENT

ForUs does not charge advisory fees on the performance of funds or securities in your account.

ITEM 7 – TYPES OF CLIENTS

ForUs provides investment and non-investment consulting services to qualified retirement plans sponsored by corporations, not for profit organizations, governmental entities and participants of these plans.

ForUs Advisors, LLC has partnered with a select group of retirement savings plan advisors and benefit brokers in order to provide investment advisory services to their clients' retirement plan participants.

ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

8a: Analysis

ForUs uses multiple sources of information to formulate analysis and strategies. They include sources such as financial newspapers, financial magazines, research prepared by others, financial data, prospectuses, annual reports, financial statements and filings with the SEC. ForUs cannot guarantee that these sources of information are free from error.

8b: Investment Strategies

When our client is a Retirement Plan or Plan Sponsor, we will construct a prudent investment lineup for the sponsored Retirement Plan based on information derived from conversations with the client and the Retirement Plan's documents, which typically includes an investment policy statement. In selecting investments for the sponsored account, we will analyze the asset class exposures, investment risk, expected returns and fees of available investment options. Once the investment lineup is created, we will monitor the investments in the Plan and primarily advise with respect to assets allocated to mutual funds, bank collective trust funds, and exchange traded funds.

ForUs has developed proprietary algorithms that provide personalized target date fund recommendations for Retirement Plan Participants. Our propriety investment algorithms take into account the client's risk preferences and investment horizon when generating recommendations. The goal of these recommendations is to help Participants select the target date fund(s) offered in their employer-sponsored qualified retirement account that are reasonably aligned with their retirement objectives. This methodology is formulated based on a review and assessment of the target date funds available in each client's Retirement Plan. Prior to rendering advice, ForUs reviews the appropriateness of the available target date funds, which includes their asset allocation, risk level

and fees. ForUs will not make target date fund recommendations if the available target date funds are deemed inappropriate.

8c: Risk of Loss

All investments include a risk of loss. In addition, as recent global and domestic economic events have indicated, performance of any investment is not guaranteed. As a result, there is a risk that the target date fund may lose value. We use our best efforts and expertise to make our recommendations. However, we cannot guarantee any level of performance or that you will not experience financial loss.

ForUs will use our best judgment and good faith efforts in rendering services to you. We cannot warrant or guarantee any particular level of account performance, or that the account will be profitable over time. Not every investment decision or recommendation made by us will be profitable. You assume all market risk involved in the investment of your retirement plan account's assets under the Investment Advisory Agreement and understand that investment recommendations made for this account are subject to various market, currency, economic, political and business risks. Except as may otherwise be provided by law, we will not be liable to you for (a) any loss that you may suffer by reason of any investment recommendation made or other action taken or omitted in good faith by ForUs with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use. Nothing in this document shall relieve us from any responsibility or liability we may have under state or federal statutes.

ITEM 9 – DISCIPLINARY INFORMATION

9a: Civil or Criminal Actions

ForUs and its managers have never been found guilty, convicted or plead no contest to a criminal or civil action in a domestic, foreign or military court.

9b: Administrative Enforcement Proceedings

ForUs and its managers have never been found by the SEC, any other state or federal agency or any foreign regulatory agency to have caused loss of the ability of an investment-related business to do business or been sanctioned, barred or limited in investment-related activities.

9c: Self-Regulatory Organization Enforcement Proceedings

ForUs and its managers have never been found by a self-regulatory agency to

have caused loss of the ability of an investment-related business to do business. Additionally, ForUs and its managers have never been found in violation of self-regulatory agencies rules such that they were barred, suspended, limited in advisory functions or fined.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

10a: Broker Dealers and Registered Representatives

ForUs is not registered as a broker-dealer and our employees are not registered representatives of any broker-dealer.

10b: Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither ForUs nor our employees hold any of the above registrations.

10c: Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Neither ForUs nor our employees have any business or other relationships that are material to ForUs or that raise material conflicts of interest.

ForUs will disclose any material conflict of interest relating to ForUs, our representatives, or any of our employees that could reasonably be expected to impair the rendering of unbiased and objective advice.

10d: Selection of Other Advisors and How this Advisor is Compensated for those Selections

ForUs does not select other advisors.

ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

11a: Code of Ethics Description

ForUs has adopted a Code of Ethics and Insider Trading Policy that governs a number of potential conflicts of interest that arise when we provide our advisory services to you. This Code of Ethics and Insider Trading Policy sets forth high ethical standards of business conduct required of our employees, including compliance with applicable federal securities laws and is designed to ensure we meet our fiduciary obligation to you. A complete copy of our Code of Ethics and Insider Trading Policy will be supplied to you, free of charge, if you request it by email sent to info@forusall.com.

The ForUs Code of Ethics and Insider Trading Policy is distributed to each employee at the time of hire, and annually thereafter (if there are changes). We also supplement the Code of Ethics and Insider Trading Policy with annual training and on-going monitoring of employee activity. A complete copy of our Code of Ethics and Insider Trading Policy will be supplied to you, free of charge, if you request it.

The ForUs Code of Ethics and Insider Trading Policy is designed to assure that the personal securities transactions, activities and interests of ForUs employees and investment adviser representatives (“IARs”) will not interfere with (i) making decisions in the best interest of investment advisory clients, and (ii) implementing such decisions, while at the same time allowing employees and IARs to invest on their own accounts. ForUs’s Code of Ethics requires the review of quarterly securities transactions reports of its IARs, including initial and annual securities holdings reports. These reports must be submitted to ForUs by IARs quarterly and annually. IARs may buy or sell for their personal account securities identical to or different from those recommended to clients.

ForUs’s Code of Ethics including the firm’s policy prohibiting the use of material non-public information. All employees and IARs are reminded that such non-public information may not be used in a personal or professional capacity. Among other matters, ForUs’s Code of Ethics requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering (“IPO”). The Code of Ethics also provides for oversight, enforcement and record keeping provisions.

On an annual basis, we require all employees to re-certify to our Code of

Ethics, identify members of their household and any account to which they have a beneficial ownership (they “own” the account or have “authority” over the account), securities held in certificate form and all securities they own at that time

ITEM 12 – BROKERAGE PRACTICES

ForUs does not select or recommend broker-dealers for clients’ transactions. We do not have any formal or informal soft-dollar arrangement and do not receive any soft-dollar benefits.

ITEM 13 – REVIEW OF ACCOUNTS

ForUs conducts account reviews on an ongoing basis, with the frequency determined by agreement with the client.

Our clients receive notices, account statements and other investment information directly from the broker-dealer, custodian, recordkeeper or other service providers to the plan.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

14a: Economic Benefits Provided by Third Parties for Advice Rendered to Clients

ForUs works with benefit brokers and retirement savings plan advisors to provide the ForUs communication modules to their clients. The benefit broker or advisor may pay us directly and then either bill their client or absorb the cost. When retained by Plan Sponsors, ForUs does not receive any other compensation or referrals.

14b: Compensation to Non-Advisory Personnel for Client Referrals

ForUs does not currently directly or indirectly compensate these benefit brokers, retirement savings plan advisors, or any individuals for client referrals.

ITEM 15 – CUSTODY

ForUs does not maintain custody of any client assets.

ITEM 16 – INVESTMENT DISCRETION

ForUs does not have discretionary authority in regard to any client assets unless we are engaged as an ERISA 3(38) fiduciary.

In this latter capacity, ForUs selects the funds to be included in the Plan investment lineup. ForUs does not manage the underlying funds that we select. When performing these duties, we do not have custody of any client assets.

ITEM 17 – VOTING CLIENT SECURITIES

ForUs does not vote the proxies for our client's securities. Clients will receive proxies or other solicitations directly from their custodian. We do not provide advice with respect to proxies or other particular securities solicitations.

ITEM 18 – FINANCIAL INFORMATION

18a: Balance Sheet

ForUs does not solicit prepayment of more than \$1,200 in fees per Client six (6) months in advance of receiving services, and therefore; we are not required to submit a balance sheet.

18b: Financial Conditions

ForUs has no financial issues that could impair our ability to carry out our fiduciary duty to our clients.

18c: Bankruptcy Petition

ForUs has never been the subject of a bankruptcy petition.

