

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). Results will provide you 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

March 27, 2014
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San Francisco, California 94107
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(510) 469-1040

ITEM 2 – MATERIAL CHANGES

This brochure, dated March 27, 2014 has been prepared by ForUs Advisors, LLC to meet SEC requirements. This section of the brochure will address 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 –
Revised language to describe our business activity to read:

We provide education to employees to help them make informed choices about their retirement savings and health insurance by using an online tool to translate and clarify the all too confusing world of workplace benefits.

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 Advisors, LLC. 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

Investment Advisory

ForUs helps people make informed choices about their retirement savings and health insurance by using an online tool to provide personalized, education and guidance.

ForUs works with employers who sponsor the employee benefit plans “Plan Sponsors” to customize the communication modules to a Plan Sponsor’s benefits information.

Employees of sponsored benefit plans that use the retirement communication modules (“users”) who have indicated acceptance of the Terms of Use, which includes links to this Form ADV Part II, our Privacy Practices and Methodology and Sources will become clients “Clients.” ForUs Advisors, LLC provides services on a non-discretionary basis to each of our Clients.

ForUs provides modules that encourage employees to save more in their retirement accounts and contain general educational content regarding plan investment options available to employer sponsored qualified retirement account (“Retirement Plan”) participants. 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. Clients who have self-identified as hands-off investors may receive advice in the form of a specific target date fund recommendation. ForUs Advisors, LLC limits its Retirement Plan advice to only include target date funds that are available within the Client's retirement plan. In some instances, ForUs may also provide target date fund recommendations that take into consideration qualified retirement accounts outside of their employer sponsored qualified retirement account.

ForUs Advisors, LLC emphasizes the unrestricted right of Clients to decline any investment recommendation made by us.

ForUs Advisors, LLC provides general educational content about health plans and health savings accounts to employees of Plan Sponsors that have engaged ForUs to provide the Health Modules. ForUs customizes 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 will not be receiving investment advice. Links to the Terms of Use, Privacy Practices and ForUs Advisors, LLC Form ADV Part II are included above the disclosure frame of all ForUs modules.

4c: Client Tailored Relationships and Restrictions

As a fiduciary, ForUs Advisors, LLC always acts solely in our Clients' best interests. ForUs Advisors, LLC has created proprietary algorithms that enable us to provide our Clients with personalized target date fund recommendations that are customized based on input provided by each client.

The Client is under no obligation to act upon ForUs Advisors, LLC's or its associated person's recommendations.

4d: Wrap Fee Program

ForUs Advisors, LLC does not sponsor a wrap fee program.

4e: Assets under Management (AUM)

ForUs Advisors, LLC, is not currently managing any Client assets.

ITEM 5 – FEES AND COMPENSATION

5a: Fee Schedules

Investment Advisory

ForUs Advisors, LLC 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. 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 Advisors, LLC charges a participant fee of \$10-\$20 per year depending on the suite of communication modules that a particular employer selects. ForUs Advisors, LLC reserves the right to waive those fees for certain Plan Sponsors. ForUs Advisors, LLC does not receive any other fees or commissions.

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

5b: Fee Payments Options

Investment Advisory Fees

ForUs Advisors, LLC will bill Plan Sponsor, benefit brokers or retirement plan advisors at the time the service is initiated and then on a quarterly basis based on the number of participants in each employee benefit plan covered by the communication modules the Plan Sponsor has elected to provide to its employees.

5c: Third Party Fees

You 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.

5d: Fee Payments

For California Residents: Subsection (j) of Rule 260.238, California Code of Regulations requires that all investment Advisors disclose to their clients that lower fees for comparable services may be available from other sources. Pursuant to California Rule 260.235.2, if a conflict exists between the interests of the Advisor or its associated persons and the interest of the client; the client is under no obligation to act upon this Advisor's or associated person's recommendations. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the advisor or its associated person when the person is an agent with a licensed broker-dealer or through any associate or affiliate of such person.

5.d: Termination

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

When our agreement is terminated, ForUs Advisors, LLC 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 Advisors, LLC 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 Advisors, LLC does not charge advisory fees on the performance of funds or securities in your account.

ITEM 7 – TYPES OF CLIENTS

ForUs Advisors, LLC generally provides investment advisory services to the following types of clients:

- retirement plan sponsors
- retirement plan participants
- retirement plan advisors

ForUs Advisors, LLC provides general educational material to the following types of clients:

- retirement plan sponsors
- retirement plan participants
- employers who offer health plans as an insurance choice to their employees
- employers who offer health savings accounts
- employees interested in learning more about their employer's health plan
- employees interested in learning more about the health savings account offered by their employer.
- employee benefit brokers

ForUs Advisors, LLC may work directly with employers who are the sponsors of the benefit plans that the ForUs Communications cover or we may be introduced to employers through their benefit broker or retirement savings plan advisor.

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

8a: Analysis

ForUs Advisors, LLC uses multiple sources of information to obtain analysis and strategies. They include sources such as financial newspapers, financial magazines, research prepared by others, prospectuses, annual reports and filings with the SEC.

8b: Investment Strategies

ForUs Advisors, LLC has developed proprietary algorithms that provide personalized target date fund recommendations for its clients. ForUs's propriety investment algorithms may take into account a client's other investments, risk preference and investment horizon when generating its recommendations. The goal of these recommendations is to help clients select the target date fund(s) offered in their employer sponsored qualified retirement account that are likely to meet their retirement objectives. This methodology is formulated based on a comprehensive 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 Advisors, LLC 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 Advisors, LLC 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 Advisors, LLC 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 Advisors, LLC 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 Advisors, LLC 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 Advisors, LLC 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 Advisors, LLC 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 Advisors, LLC nor our employees hold any of the above registrations.

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

Neither ForUs Advisors, LLC nor our employees have any relationships or possible conflicts of interest as it relates to this advisory business.

ForUs Advisors, LLC will disclose any material conflict of interest relating to ForUs Advisors, LLC, our representatives, or any of our employees which 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 Advisors, LLC 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 Advisors, LLC has adopted a Code of Ethics and Insider Trading Policy that governs a number of potential conflicts of interest we have when providing our advisory services to you. This Code of Ethics and Insider Trading Policy is designed to ensure we meet our fiduciary obligation to you and to stress the importance of a culture of compliance within our firm. An additional benefit of our Code of Ethics and Insider Trading Policy is to detect and prevent violations of securities laws, including our obligations we owe to you.

ForUs Advisors, LLC's Code of Ethics and Insider Trading Policy is comprehensive, 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.

ForUs Advisors, LLC's Code of Ethics and Insider Trading Policy includes the following:

- Requirements related to the confidentiality of your personal, business and financial information
- Prohibitions on insider trading (if we are in possession of material, non-public information)
- Reporting of gifts and business entertainment
- Pre-clearance of employee and firm transactions
- Reporting (on an on-going and quarterly basis) all personal securities transactions (what we call "reportable securities" as mandated by regulation)
- 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

11b, c & d: Participation or Interest in Client Transactions

ForUs Advisors, LLC, or its employees, may buy and sell some of the same securities for our own accounts that we may recommend to our clients.

ForUs Advisors, LLC will always maintain full disclosure with our clients so that you can make informed decisions. We will always evaluate our activity from the view of our clients to ensure that any and all required disclosures are made. For example, we will disclose anything that would cause you to be unfairly influenced to make any decision regarding actions or inactions in your account.

For California Residents: ForUs Advisors, LLC adheres to the California Code of Regulations, Title 10 Section 260.238 (k), (1), (2) and (o) which prohibits investment advisers from:

- (k) Failing to disclose to a client in writing before entering into or renewing an advisory agreement with that client any material conflict of interest relating to the adviser, its representatives or any requires that of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice including:

- (1) Compensation arrangements connected with advisory services to clients which are in addition to compensation from such clients for such services; and

- (2) Charging a client an advisory fee for rendering advice without disclosing that a commission for executing securities transactions pursuant to such advice will be received by the adviser, its representatives or its employees, or that such advisory fee is being reduced by the amount of the commission earned by the adviser, its representatives or employees for the sale of securities to the client.

- (o) Making any untrue statement of a material fact or omitting a statement of material fact necessary in order to make the statements made, in light of the circumstances under which they are made, not misleading in the solicitation of advisory clients.

ITEM 12 – BROKERAGE PRACTICES

ForUs Advisors, LLC is not currently providing discretionary investment management services and therefore is not using brokerage firms for any services at this time.

ITEM 13 – REVIEW OF ACCOUNTS

Currently, ForUs Advisors, LLC does not have any investment management clients and therefore has no accounts to review.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

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

ForUs Advisors, LLC 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 ForUs directly and then either bill their client or absorb the cost.

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

ForUs Advisors, LLC does not currently directly or indirectly compensate any person for client referrals.

ITEM 15 – CUSTODY

ForUs Advisors, LLC does not have custody over any client assets.

ITEM 16 – INVESTMENT DISCRETION

ForUs Advisors, LLC does not currently provide investment management services and does not have investment discretion over any client accounts.

ITEM 17 – VOTING CLIENT SECURITIES

The investment advisory clients of ForUs Advisors, LLC retain the authority to proxy vote.

ITEM 18 – FINANCIAL INFORMATION

18a: Balance Sheet

ForUs Advisors, LLC does not solicit prepayment of more than \$500 in fees per client six (6) months in advance and does not have custody of client assets. As a result ForUs Advisors, LLC is not required to submit a balance sheet.

18b: Financial Conditions

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

18c: Bankruptcy Petition

ForUs Advisors, LLC has never been the subject of a bankruptcy petition.

ITEM 19 – REQUIREMENTS FOR STATE-REGISTERED ADVISORS**19a. Principal Executive Officers and Management Persons; Their Formal Education and Business Background**

ForUs Advisors, LLC's chief compliance officer is David Ramirez. His education and business background information can be found on the individuals' Supplemental ADV Part 2 B forms.

19b. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those

All other Investment Advisor Representatives' other business activities can be found on the supplemental ADV Part 2 B forms.

19c. How Performance Based Fees are Calculated and Degree of Risk to Clients

As stated above, ForUs Advisors, LLC does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

19d. Material Disciplinary Disclosures for Management Persons of this Firm

Other than disclosures made in Item 9 above, neither ForUs Advisors, LLC nor our employees have been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding.

19e. Material Relationships Management Persons Have With Issuers of Securities

Neither ForUs Advisors, LLC nor our employees have any relevant material relationships with issuers of securities.