

**Part 2A of Form ADV: Firm Brochure  
Item 1: Cover Page  
October 2014**

**Foundation Retirement Plan Consultants Inc.  
27 East Merrick Road  
Valley Stream, NY 11580**

**Firm Contact:  
Daniel LaRosa  
Chief Compliance Officer**

**This brochure provides information about the qualifications and business practices of Foundation Retirement Plan Consultants Inc. If you have any questions about the contents of this brochure, please contact us by telephone at 516-256-2033. 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 Foundation Retirement Plan Consultants Inc also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Please note that the use of the term "registered investment adviser" and description of Foundation Retirement Plan Consultants Inc and/or our associates as "registered" does not imply a certain level of skill or training. You are encouraged to review this Brochure and Brochure Supplements for our firm's associates who advise you for more information on the qualifications of our firm and our employees.**

## **Item 2: Material Changes to Our Part 2A of Form ADV: Firm Brochure**

Foundation Retirement Plan Consultants Inc is required to advise you of any material changes to our Firm Brochure ("Brochure") from our last annual update, identify those changes on the cover page of our Brochure or on the page immediately following the cover page, or in a separate communication accompanying our Brochure.

Our firm is switching registration jurisdictions from the SEC to the States of New York and New Jersey.

### Item 3: Table of Contents

Item 1: Cover Page .....	1
Item 2: Material Changes to Our Part 2A of Form ADV: Firm Brochure .....	2
Item 3: Table of Contents .....	3
Item 4: Advisory Business.....	4
Item 5: Fees & Compensation.....	5
Item 6: Performance-Based Fees & Side-By-Side Management.....	5
Item 7: Types of Clients & Account Requirements .....	5
Item 8: Methods of Analysis, Investment Strategies & Risk of Loss .....	6
Item 9: Disciplinary Information.....	6
Item 10: Other Financial Industry Activities & Affiliations.....	6
Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading.....	6
Item 12: Brokerage Practices .....	7
Item 13: Review of Accounts or Financial Plans.....	7
Item 14: Client Referrals & Other Compensation.....	8
Item 15: Custody.....	8
Item 16: Investment Discretion.....	8
Item 17: Voting Client Securities.....	8
Item 18: Financial Information.....	8
Item 19: Requirements for State Registered Advisers.....	9

## **Item 4: Advisory Business**

Our firm is a corporation formed in the State of New York. Our firm has been in business as an investment adviser since 2014 and is wholly owned by Daniel LaRosa.

### **Description of the Types of Advisory Services We Offer**

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#### **401(k) Advisory Services**

401(k) Advisory Services consists of assisting employees with monitoring and reviewing their company's participant-directed retirement plan. As the needs of the clients dictate, areas of advising could include:

- Assist with selection and monitoring of investment options at the plan level.
- Assisting with the creation of the Investment Policy Statement.
- Assisting with initial and ongoing retirement plan design.
- A detailed examination of each mutual fund investment option within the plan, including performance numbers versus the category and index, Morningstar risk and return analysis, fund expense analysis, manager style drift and tenure, risk/return, standard deviation, Alpha, Sharpe ratio and fund allocation. This Agreement does not guarantee the future performance or results of any investment option recommended or reviewed.

Adviser will conduct strategic planning sessions to review the plan's investments and establish future objectives and strategies for the Plan.

All retirement plan consulting services shall be in compliance with the applicable state law(s) regulating pension consulting services. This applies to client accounts that are pension or other employee benefit plans ("Plan") governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). If the client accounts are part of a Plan, and we accept appointments to provide our services to such accounts, we acknowledge that we are a fiduciary within the meaning of Section 3(21) of ERISA (but only with respect to the provision of services described in section 1 of the Pension Consulting Agreement).

#### **Tailoring of Advisory Services**

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General investment advice is given to our 401(k) Advisory clients. Clients, however, have the opportunity to place reasonable restrictions on the types of investments to be held. Restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would entail in managing the account.

#### **Participation in Wrap Fee Programs**

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We do not offer wrap fee programs.

#### **Regulatory Assets Under Management**

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As of May 2014, we manage \$6,000,000 on a non-discretionary basis.

## **Item 5: Fees & Compensation**

### **How We're Compensated for Our Services**

#### **401(k) Advisory Services**

A custom pricing model is used for all 401(k) advisory services. The annual fee shall be calculated at up to 0.75% of all assets under management, prorated and charged monthly in arrears, based upon the market value of the last business day of the previous billing period. Fees may be negotiable at the discretion of Adviser.

Fees will be automatically deducted from the account. Clients will be provided with a quarterly statement from the plan record-keeper reflecting deduction of the advisory fee.

#### **Other Fees**

Clients will incur transaction charges for trades executed in their accounts. These transaction fees are separate from our fees and will be disclosed by the firm that the trades are executed through. Also, clients will pay the following separately incurred expenses, which we do not receive any part of: charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses).

#### **Fees During Month of Termination**

We charge our advisory fees monthly in arrears. If you wish to terminate our services, you need to contact us in writing and state that you wish to cancel the advisory agreement. Upon receipt of your letter of termination, we will proceed to close out your account and charge you a advisory fee(s) for services rendered for the full month of termination.

#### **Commissionable Securities Sales**

We do not sell securities or investment products for a commission in our advisory accounts.

## **Item 6: Performance-Based Fees & Side-By-Side Management**

We do not accept performance-based fees.

## **Item 7: Types of Clients & Account Requirements**

Our clients are Qualified and Non-Qualified Retirement Plans. We do not have requirements for opening and maintaining accounts or otherwise engaging us.

## Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

We use the following methods of analysis in formulating our investment advice and in recommending plan investment options:

- **Mutual Fund Analysis:** A detailed examination of each mutual fund investment option within the plan, including performance numbers versus the category and index, Morningstar risk and return analysis, fund expense analysis, manager style drift and tenure, risk/return, standard deviation, Alpha, Sharpe ratio, and fund allocation. This Agreement does not guarantee the future performance or results of any investment option recommended or reviewed.

**Please Note:** Investing in securities involves risk of loss that clients should be prepared to bear. While the stock market may increase and your account(s) could enjoy a gain, it is also possible that the stock market may decrease and your account(s) could suffer a loss. It is important that you understand the risks associated with investing in the stock market, are appropriately diversified in your investments, and ask us any questions you may have.

## Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to the evaluation of our advisory business or the integrity of our management.

## Item 10: Other Financial Industry Activities & Affiliations

Representatives of our firm are insurance agents. They may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn.

Mr. LaRosa is the Director of Retirement Plan Services at Klein Financial Services ("KFS"), a registered investment adviser. As such, he spends approximately 20% of his time with KFS. Our clients will not be solicited to utilize any KFS services.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

Our firm has established a Code of Ethics which applies to all of our associated persons. An investment adviser is considered a fiduciary. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. We have a fiduciary duty to all clients. Our fiduciary duty is considered the core underlying principle for our Code of Ethics which also includes Insider Trading and Personal Securities Transactions Policies and Procedures. We require all of our supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and at least annually thereafter, all supervised persons will sign

an acknowledgement that they have read, understand, and agree to comply with our Code of Ethics. Our firm and supervised persons must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. If a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

Related persons of our firm may buy or sell securities and other investments that are also recommended to clients. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request.

Likewise, related persons of our firm may buy or sell securities for themselves at or about the same time they buy or sell the same securities for client accounts. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request. Further, our related persons will refrain from buying or selling the same securities prior to buying or selling for our clients in the same day. If related persons' accounts are included in a block trade, our related persons will always trade personal accounts last.

## **Item 12: Brokerage Practices**

We do not recommend the services of any custodian/broker dealer to our 401k Advisory Service clients. As a result, we do not receive any soft dollar benefits, including Section 28(e) of the Securities Exchange Act of 1934 safe harbor products or brokerage services.

A retirement or ERISA plan client may direct all or part of portfolio transactions for its account through a specific broker or dealer in order to obtain goods or services on behalf of the plan. Such direction is permitted provided that the goods and services provided are reasonable expenses of the plan incurred in the ordinary course of its business for which it otherwise would be obligated and empowered to pay. ERISA prohibits directed brokerage arrangements when the goods or services purchased are not for the exclusive benefit of the plan. Consequently, we will request that plan sponsors who direct plan brokerage provide us with a letter documenting that this arrangement will be for the exclusive benefit of the plan.

## **Item 13: Review of Accounts or Financial Plans**

401k Advisory clients receive reviews of their plans for the duration of the service on at least an annual basis. We also provide ongoing services where we meet with such clients upon their request to discuss updates to their plans, changes in their circumstances, etc. 401k Advisory clients do not receive written or verbal updates.

## **Item 14: Client Referrals & Other Compensation**

We do not pay referral fees (non-commission based) to independent solicitors (non-registered representatives) for the referral of their clients to our firm in accordance with Rule 206 (4)-3 of the Investment Advisers Act of 1940, unless otherwise disclosed.

Our firm does not receive compensation or any kind of economic benefit from a non-client for providing investment advisory or other services to clients.

## **Item 15: Custody**

We do not have custody of client funds or securities. All of our clients receive at least quarterly account statements directly from their custodians. The account statements will list your account balance(s), transaction history and any fee debits or other fees taken out of your account. We encourage our clients to review the statements received from their custodians for accuracy, and to raise any questions about the custody, safety or security of their assets.

## **Item 16: Investment Discretion**

We do not have any investment discretion.

## **Item 17: Voting Client Securities**

We do not and will not accept the proxy authority to vote client securities. Clients will receive proxies or other solicitations directly from their custodian or a transfer agent. In the event that proxies are sent to our firm, we will forward them on to you and ask the party who sent them to mail them directly to you in the future. Clients may call, write or email us to discuss questions they may have about particular proxy votes or other solicitations.

## **Item 18: Financial Information**

We are not required to provide financial information in this Brochure because:

- We do not require the prepayment of more than \$500 in fees and six or more months in advance.
- We do not take custody of client funds or securities.
- We do not have a financial condition or commitment that impairs our ability to meet contractual and fiduciary obligations to clients.

We have never been the subject of a bankruptcy proceeding.



## Item 19: Requirements for State Registered Advisers

**Daniel Robert LaRosa**

**Year of Birth:** 1982

**Educational Background:**

- 2004: SUNY Albany; Bachelor of Science in Management & Marketing

**Business Background:**

- 02/2014 – Present      Foundation Retirement Plan Consultants, Inc; President & Chief Compliance Officer
- 12/2011 – Present      Klein Financial Services; Director of Retirement Plan Services
- 04/2008 – 12/2011      Paychex, Inc; Senior Sales Consultant
- 05/2005 – 04/2008      Cintas, Corp; Sales Representative

Please see Item 10 of this Firm Brochure for any other business in which we are actively engaged. We do not charge performance-based fees. Our firm and management persons have not been involved in any arbitration awards, found liable in any civil, self-regulatory organization or administrative proceedings or have any relationships with issuers or securities apart from what is disclosed above.

Our firm does not have compensation arrangements connected with advisory services which are in addition to our advisory fees. Our management persons and representatives do not engage in other financial industry activities or affiliations. As a fiduciary, we always put our Client's interest above our own. Information regarding participation of interest in client transactions can be found in our Code of Ethics as well as Item 11 of this Brochure. You may obtain a copy of our Code of Ethics by contacting Mr. LaRosa, Chief Compliance Officer at 516-256-2033.