



Item 1 - COVER PAGE

FORM ADV PART 2A*
SEC-Required Brochure

January 2015

401k Masters, LLC
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www.401kMasters.com

*This brochure provides information about the qualifications and business practices of 401k Masters, LLC. If you have any questions about the contents of this brochure, please contact the Firm's Chief Compliance Officer, James C. Gebhardt, at telephone 855-401-5238. The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission or by any other federal or state authority.

The oral and written statements of an advisor provide information upon which a prospective client may base a determination as to whether or not to hire the advisor. You are encouraged to review this Brochure and Brochure Supplements for the Firm's associates who advise you for more information on the qualifications of the Firm and its employees.

The use of the term "registered investment adviser" and description of 401k Masters, LLC and/or our associates as "registered" does not imply a certain level of skill or training.

Additional information about 401k Masters, LLC is available at www.advisorinfo.sec.gov.

Item 2 - MATERIAL CHANGES FROM PRIOR FORM ADV 2A

This is the initial disclosure ADV Part 2A brochure for the Firm.

Index of ERISA Required Disclosures

401k Masters, LLC (sometimes the “Firm” or “Advisor”) may provide investment management services to retirement plans governed by the Employee Retirement Investment Security Act (“ERISA”). ERISA regulations require that specific disclosures be made to the ERISA plan fiduciary that is authorized to enter into, or extend or renew, an agreement with the Firm to provide these services. The following Index identifies the disclosures required and the location where plan representatives may find them. It is intended to assist ERISA Plan representatives with compliance with the service provider disclosure regulations under section 408(b)(2) of ERISA. Any questions concerning this guide or the information provided regarding our services or compensation should be addressed to our Chief Compliance Officer at the number noted on the cover page of this ADV Part 2A.

Required Disclosure	Location of the Required Disclosure
Description of the services that Advisor will provide to covered ERISA plans	Item 4 of this Form ADV Part 2A and Paragraphs 1- 4 of the engagement agreement signed with our firm.
Statements that the services that Advisor will provide to covered ERISA plans will be as an ERISA fiduciary and registered investment adviser	Item 4 of this Form ADV Part 2A and Paragraph 7 of the engagement agreement signed with our firm.
Description of the direct compensation to be paid to Advisor	Item 5 of this Form ADV Part 2A and Paragraph 5 of the engagement agreement signed with our firm.
Description of the indirect compensation Advisor might receive from third parties in connection with providing services to covered ERISA plans, if any.	If applicable, Items 12, 14 and 15 of this Form ADV Part 2A
Description of the compensation to be shared between Advisor and any third party or any affiliated entity, if any.	If applicable, Items 4, 5, 10, 12 and 14 of this Form ADV Part 2A.
Compensation that Advisor will receive upon termination of its agreement to provide investment management services, if any	If applicable, Item 4 of this Form ADV Part 2A and Paragraph 6 of the engagement agreement signed with our firm.

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Item 4 - ADVISORY BUSINESS

Item 4A

IA Registration Status -	Registered with the U. S. Securities and Exchange Commission 2014 ¹
Principal Owners -	James C. Gebhardt Matthew D. Grishman

Items 4B and 4C

401k Masters, LLC (“401k Masters” or sometimes the “Firm” or “Advisor”) is a California limited liability company providing investment advisory services to its program participants.

401(k) MASTERS - RETIREMENT PLAN PARTICIPANT CONSULTATION SERVICES

401k Masters provides independent investment recommendations to individual plan participants within company sponsored retirement savings plans (401(k), 403b, 457, SEP, and SIMPLE IRAs). 401k Masters’ services are provided under a subscription agreement. Participants in the 401k Masters are provided with customized investment advice. The Firm makes recommendations to participants regarding investments held in their company-sponsored retirement account based upon the menu of investment options set by their retirement plan sponsor, the results of a risk assessment tool and personal financial data provided by each participant to 401k Masters. Participants in the 401k Masters program retain all investment discretion and it is the participant’s obligation to implement investment recommendations, as the Firm has no ability to execute trades within such accounts.

Every quarter (January, April, July and October) participants receive an email with specific investment recommendations based on the specific investment options available in each participant’s company- sponsored retirement plan. Should the investment choices change, it is incumbent upon the participant to send 401k Masters the updated copy of the available choices set by the plan sponsor. Should risk levels change in the market, 401k Masters may send participants recommendations for mid-quarter allocation changes.

401k Masters does not make securities trades on behalf of individual participants in their company sponsored retirement accounts. A critical component to implementing 401k Masters’ investment recommendations is that participants implement recommended changes to their investment allocations directly with the provider of their retirement plan. It is a simple process that requires about 15 minutes of a participant’s time, four times per year; applying 401k Masters’ recommendations typically involves interactions with the plan administrators a few times per year.

INDEPENDENT WEALTH AND FINANCIAL PLANNING REFERRALS

For participants in the 401k Masters program that meet minimum net worth and/or income requirements², more comprehensive wealth planning services are available through Gebhardt Group, Inc., a private wealth management and financial planning firm owned by 401k Masters principals, James C. Gebhardt and Matthew D. Grishman. Mr. Gebhardt and Mr. Grishman are

¹ “Registration” means only that the Firm meets the minimum requirements for registration as an investment advisor and does not imply a certain level of skill or training or that the SEC or any other regulator guarantees the quality of our services or recommends them.

² Qualifying participants have a net worth in excess of \$2,000,000, or have a minimum of \$1,000,000 in investable assets, or earn a current income in excess of \$500,000 per year.

investment advisory representatives of and provide wealth management and financial planning/consulting services through Gebhardt Group, Inc. 401k Masters and Gebhardt Group, Inc. are affiliated companies.

James C. Gebhardt also is a registered representative of and offers securities products and executions through Brokers International Financial Services, LLC, a broker-dealer based in Panora, IA. Brokers International Financial Services, LLC is a member of both FINRA and SIPC. Brokers International Financial Services, LLC is not affiliated with either 401k Masters or Gebhardt Group, Inc. and does not supervise the services they provide.

401k Masters participants that wish to engage Gebhardt Group, Inc. to provide wealth management and/or financial planning/consultation services are required to enter into one or more separate written agreements setting forth the terms and conditions of the engagement and describing the scope of the services to be provided.

General Notice

In performing its services, 401k Masters relies upon the information received from its participants and is not required to independently verify such information. Participants must promptly notify 401k Masters of any change in their financial situation or investment objectives that would necessitate a review or revision by a 401k Masters advisor of the Member's retirement plan.

Item 4D

The Firm does not sponsor nor does it provide portfolio management services to wrap fee programs offered by broker-dealers or others.

Item 4E

ASSETS UNDER MANAGEMENT AS OF DECEMBER 31, 2014

Discretionary Assets -	\$0
Non-discretionary Assets -	\$0
Total Assets -	\$0

Item 4B, cont.

TERMINATION OF AGREEMENT

Participants in the 401k Masters program or the Advisor may terminate the 401k Masters agreement at any time, upon written notice to the other party. The Firm does not assess any fees related to termination. A prorata portion of the annual fee is refunded to a participant only if the termination is made within 90 days of the participant joining or renewing with the 401k Masters program. The amount of the prorated refund, if any, is determined by the remaining number of days left in the annual term or annual renewal period.

If a copy of this Form ADV Part 2A disclosure statement was not delivered to the participant prior to or simultaneous with a participant entering into a written advisory contract with Advisor, then the participant has the right to terminate the contract without penalty within five (5) business days after entering into the contract. For purposes of this provision, a contract is considered entered into when all parties to the contract have signed the contract. If the participant terminates the contract on this basis, all fees paid by the participant will be refunded. Any transaction costs imposed by the executing broker or custodian for establishing the custodial account or for trades on those days are non-refundable.

Item 5 - FEES AND COMPENSATION

FEES FOR 401(k) MASTERS CONSULTATION SERVICES

401k Masters charges a flat annual fee of \$497 for each qualifying retirement account for investment advisory services. The participant fee is paid upon initial enrollment and subsequent anniversary dates until participation in the service is cancelled. Fees are paid by credit card.

GENERAL FEE DISCLOSURE

401k Masters believes participant advisory fees are competitive with the fees charged by other investment advisors in the San Francisco Bay area for comparable services. However, comparable services may be available from other sources for lower fees than those charged by 401k Masters.

Any discrepancy in fees should be brought to the Firm's attention within 30-days of the billing date.

401k Masters' fees are exclusive of and in addition to applicable brokerage commissions, custodial charges and asset specific fees such as those charged by funds for management and administration.

401k Masters does not provide subscribers advice as to the tax deductibility of its advisory fees. Participants are directed to consult a tax professional to determine the potential tax deductibility of advisory fees.

CUSTODIAN AND BROKERAGE FEES

Please see Item 12 below for an explanation of 401k Masters' brokerage practices. Participants incur certain charges imposed by their custodians and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Additionally, participants will incur charges by the executing broker-dealer in the form of brokerage commissions and transaction fees on the investment transactions entered into for their account(s). All of these charges, fees and commissions are in addition to 401k Masters' investment management fee.

FUND DISCLOSURES

Mutual funds, closed-end funds, exchange traded funds and alternative investment funds are investment vehicles and the investment strategies, objectives and types of securities held by such funds vary widely. In addition to the advisory fee charged by 401k Masters, participants indirectly pay for the expenses and advisory fees charged by the funds in which their assets are invested.

All such funds incur operating expenses in connection with the management of the fund. Investment funds pass some or all of these expenses through to their shareholders (the individual investors in the funds) in the form of management fees. The management fees charged vary from fund to fund. In addition, funds charge shareholders (individual investors in the funds) other types of fees such as early redemption or transaction fees. These charges also vary widely among funds. As a result, participants will still pay management fees and other, "indirect" fees and expenses as charged by each fund in which they are invested.

Participants are provided a copy of a fund prospectus for each fund in which they invest by their custodian or by the fund sponsor rather than by 401k Masters. As required by law, a

prospectus represents the fund's complete disclosure of its management and fee structure. In addition, a fund's prospectus can be obtained directly from the fund.

Item 6 - PERFORMANCE-BASED FEES and SIDE-BY-SIDE MANAGEMENT

401k Masters does not charge an additional performance fee based upon a percentage of the capital gains realized in participant accounts. 401k Masters does not manage any participant accounts where a performance fee is charged.

Item 7 - TYPES OF CLIENTS

401k Masters provides independent advice to individual participants within company sponsored retirement savings plans (401(k), 403b, 457, SEP, and SIMPLE IRAs). There are no account value minimums or maximums to qualify for participation in 401k Masters.

Item 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES, RISK OF LOSS

METHODS OF ANALYSIS

401k Masters' research tracks 36 different investment categories to guide the analysis of the market. From this data, technical indicators guide investment decisions, whether to be fully invested, partially invested, or completely in cash during more turbulent markets. Identified market indicators trigger decisions to recommend either a buy or sell of a particular investment based on the trend that is unfolding specific to that sector or asset class. Such market indicators will guide 401k Masters to inform participants on a quarterly basis of any changes that need to be made to their respective retirement savings allocations.

INVESTMENT STRATEGY

401k Masters Protected Growth Strategy aims to grow assets in up-trending markets, and protect assets in down-trending markets. The Protected Growth Strategy has been developed using a mathematical approach called Quantitative Trend Analysis (QTA). QTA is based largely on the work of 2013 Nobel Prize Winner in Economics, Eugene Fama. 401k Masters employs QTA to identify historic trends in the capital markets based on supply and demand, and to assign statistical probabilities to those trends continuing in the future. It is this probability outlook that guides the tactical investment recommendations made to participants.

INVESTMENT RISKS

All securities investments carry risk, including the risk that an investor may lose a part or all of his or her initial investment. Here are some of the general risks associated with parts of the 401k Masters Protected Growth Strategy:

Inflation - Inflation is the loss of purchasing power through a general rise in prices. If an investment portfolio is designed for current income with a real rate of return of 4% and inflation were to rise to 5% or higher, the account would result in a loss of purchasing power and create a negative real rate of return.

Price Fluctuation - Security prices do fluctuate (except for cash or cash equivalents) and participants must accept that risk associated with the fluctuations or change to a more appropriate investment portfolio in alignment with their risk tolerance.

Reinvestment of Dividends - An investor can choose to reinvest interest, dividends and capital gains to accumulate wealth. This is an appropriate strategy for a portfolio designed for capital growth. However, the reinvested earnings could result in a lower or a higher rate than was initially earned.

Mutual Funds with Foreign Asset Holdings - Any investments in mutual funds that make foreign investments are subject to the uncertainty with changes in the foreign currency value. The participant will bear more risk and may earn a substantially higher return or a substantially lower return.

Item 9 - DISCIPLINARY INFORMATION

401k Masters has no disciplinary history and consequently, is not subject to any disciplinary disclosures. Please see the Form ADV Part 2B Supplement for any disclosures related to Firm personnel.

Item 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

As described, 401k Masters is affiliated with another registered investment advisor, Gebhardt Group, Inc. Gebhardt Group, Inc. is owned by 401k Masters' principal James C. Gebhardt and 401k Masters' principal Matthew D. Grishman. 401k Masters offers customized investment advice to participants in 401k, 403b and 457 retirement plans. 401k Masters' services are provided under a participant subscription agreement.

Also described previously, 401k Masters' principal James C. Gebhardt is a registered representative of Brokers International. Brokers International is independent and unaffiliated with 401k Masters and does not supervise 401k Masters' investment management services and has no responsibility for the investment management decisions of 401k Masters regarding its participants' assets or any other services it may offer its participants.

Item 11 - CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

401k Masters and its employees and their immediate families (sometimes collectively "employees") are permitted to buy and sell securities for their personal investment accounts. 401k Masters has adopted employee personal trading policies and procedures and a code of ethics to govern employee trading practices. A copy of the employee trading policies and code of ethics is made available to participants and prospective participants upon request.

The Firm's owner, officers and employees are required to report all personal securities transactions on a regular basis. Employees are required to sign a certification agreeing to abide by the Firm's personal trading practices and code of ethics. Employees may trade in the same securities traded for participants; however, it is our policy not to give preference to orders for personnel associated with Advisor regarding such trading. Employees may personally invest in the same securities that

are recommended for participant accounts and may own securities that are subsequently purchased in participant accounts. From time to time, trading by employees in particular securities may be restricted in recognition of impending investment decisions on behalf of participants. If a security is recommended for purchase or sale in participant accounts and Advisor and/or its employees on the same day, employees will pay or receive the same price as the participant account, or the participant account will receive the more favorable price. If purchased or sold on different days, it is possible that employees' personal transactions might be executed at more favorable prices that were obtained for participants.

Employees may buy or sell different investments, based on personal investment considerations, which the Firm may not deem appropriate to recommend a buy or sell for participants. It is also possible that employees may take investment positions for their own accounts that are contrary to those taken on behalf of participants. Employees may also buy or sell a specific security for their personal account based on personal investment considerations aside from company or industry fundamentals, which are not deemed appropriate to recommend a buy or sell for participants. This can occur when securities that are not suitable or available for participants at the time of purchase (e.g., speculative stocks, micro-cap stocks, penny stocks), are purchased by employees. If these securities subsequently appreciate, these personal transactions could be viewed as creating a conflict of interest.

Conversely, we may liquidate, or recommend a participant liquidate, a security position that is held both for our own accounts and for the accounts of 401k Masters participants, sometimes in advance of participants. This occurs when personal considerations (i.e., liquidity needs, tax-planning, industry/sector weightings) deem a stock sale necessary for individual financial planning reasons. If the security subsequently falls in price, these personal transactions could be viewed as a conflict of interest.

Item 12 - BROKERAGE PRACTICES

401k Masters does not exercise any investment discretion over participant retirement accounts and does not execute any investment transactions on behalf of its participants.

All participant retirement plan accounts are established with the qualified custodian chosen by the employer-sponsored retirement plan sponsor, trustee, administrator or plan advisor.

Item 13 - REVIEW OF ACCOUNTS

Member retirement plan accounts are reviewed either by James C. Gebhardt or by Matthew D. Grishman, at least quarterly for consistency with participant objectives. Additionally, participant accounts are reviewed in response to changes in the financial markets and/or changes in the Firm's investment strategy. Participants receive account statements showing all transactions and holdings from the custodian of their retirement accounts.

Item 14 - CLIENT REFERRALS AND OTHER COMPENSATION

401k Masters may pay referral fees to third party firms or individuals for recommending its services to prospective participants. Neither the Firm nor its employees are paid referral fees by any third party for referring participants to their businesses. 401k Masters does not direct brokerage transactions to any broker-dealer in exchange for receiving participant referrals.

401k Masters' employees are not paid "sales awards" or other prizes for referring participants to the Firm.

Item 15 - CUSTODY

401k Masters does not maintain physical custody of participant funds or securities. Participants are required by their company-sponsored retirement plans to set up their investment accounts with a "qualified custodian," namely a broker dealer, bank or trust company chosen by the plan. 401k Masters is unable to take even temporary possession of participant assets for the purpose of transferring them to the participant's account. Each participant has a direct relationship with their custodian and is responsible for making deposits to and withdrawals from their account as necessary. The Firm is not authorized to make other withdrawals or to transfer money out of the participant's account to a third party.

Item 16 - INVESTMENT DISCRETION

401k Masters does not exercise any investment management discretion over participant retirement accounts. The Firm makes investment recommendations to its participants only, based upon the menu of investment options set by their employer-sponsored plans. All securities transactions are executed directly by the participant and not by 401k Masters.

Item 17 - VOTING CLIENT SECURITIES

401k Masters does not exercise proxy voting or shareholder action authority with respect to the securities held in participant retirement accounts. Any participant wishing to review 401k Masters proxy voting policies in full may request a copy. All proxy voting and shareholder actions remain the exclusive responsibility of the participant or their retirement plan sponsor.

Item 18 - FINANCIAL INFORMATION

401k Masters does not require or solicit prepayment of its management fees from participants six or more months in advance. There are no adverse conditions related to the Firm's finances that are likely to impair its ability to meet its contractual commitments to its participants. The Firm has never been the subject of a bankruptcy filing.



Item 1 - Cover Page

FORM ADV PART 2B*

Brochure Supplement:

Professional Backgrounds of
James C. Gebhardt
Matthew D. Grishman

January 2015

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Each member of 401k Masters' professional staff is evaluated on the basis of his or her education and work experience. Prior related business experience, a specialized business or technical skill or applicable undergraduate/post-graduate work are required. In addition, any associated persons involved in determining investment strategy or giving investment advice to participants must meet the examination requirements of the states in which they provide investment advisory services.

Item 2 - Educational Background and Business Experience

JAMES C. GEBHARDT

Born

1970

Education

Certified Financial Planner*, (CFP®) - 2004

University of Rochester, Rochester, NY - Bachelor of Arts, Economics and Psychology, 1992

FINRA Examinations passed: Series 7 (1996), 65 (1996), 31 (2000)

Business Background

2014 - Present	401k Masters, LLC, Lafayette, CA Managing Member, Chief Investment Officer, Chief Compliance Officer
2005 - Present	Gebhardt Group, Inc., Lafayette, CA President, Chief Investment Officer, Chief Compliance Officer
2011 - Present	Brokers International Financial Services, LLC, Panora, Iowa Registered Representative
2005 -2011	Cambridge Investment Research, Inc., Fairfield, Iowa Registered Representative
2005 - 2007	Cambridge Investment Research Advisors, Inc., Fairfield, Iowa Investment Advisor Representative
1999 - 2005	Salomon Smith Barney, Pleasanton, California Financial Consultant
1996 - 1999	Merrill, Lynch, Pierce, Fenner & Smith, Inc., Berkeley, California Financial Consultant

1993 - 1996

Account Executive Aetna Life & Casualty, Rochester, New York

Professional and Community Activities

Jim's strategic leadership is valued by a wide range of organizations and he and the Firm have committed to contribute annually to charities selected by company owners and employees. Jim is on the Board of Directors of The First Tee Program of Contra Costa County. He is an avid golfer and singer. Jim and his wife, Beth are the proud parents of four young children.

Item 3 - Disciplinary Information

James C. Gebhardt has no reportable disciplinary events as an investment advisor representative of 401k Masters, Inc. Any disciplinary information relative to his registration as a broker-dealer registered representative would be available at www.finra.org/brokercheck.

Item 4 - Other Business Activities

James C. Gebhardt is an owner and investment advisor representative of Gebhardt Group, Inc., an investment advisory firm located in Lafayette, California and an affiliated company of 401k Masters.

James C. Gebhardt is a registered representative of Brokers International. Brokers International is independent and unaffiliated with 401k Masters and does not supervise 401k Masters' investment management services and has no responsibility for the investment management recommendations of 401k Masters regarding its participants' assets or any other services it may offer its participants.

James C. Gebhardt also is an appointed sales agent for numerous insurance issuers (including AIG Sun America, Hartford, ING Life & Annuity, John Hancock, Lincoln Financial, Putnam Allstate, Standard, Sun Life, Travelers, and Transamerica Life, MetLife Investors, Aviva Life & Annuity and Jackson National.) When 401k Masters recommends an insurance product to a participant, the applicable insurance issuer pays a sales load or commission to Mr. Gebhardt. The insurance issuers with which Mr. Gebhardt is affiliated are wholly independent of and otherwise unaffiliated with 401k Masters. None of them supervise 401k Masters' services and none has any responsibility for the investment recommendations of 401k Masters provides to its participants regarding the investment of their retirement assets or any other services it may offer its participants.

Item 5 - Additional Compensation

Other than as disclosed in Item 12 of the Firm's Form ADV Part 2A related to unsolicited discounts on software or brokerage services from participant custodians, neither the Firm

nor any of its employees receive any economic benefit from any non-participant for the provision of investment advisory services.

Item 6 - Supervision

All Firm personnel are supervised by James C. Gebhardt, Managing Member and Chief Compliance Officer whose supervision is ongoing and includes account reviews, trade supervision, annual compliance reviews including the forensic testing of Firm systems, staff meetings and employee reviews.

Item 2 - Educational Background and Business Experience

MATTHEW DAVID GRISHMAN

Born

1972

Education

State University of New York at Albany, Albany, NY - Bachelor of Arts, Political Science and Sociology, 1994

FINRA Examinations passed: Series 7 & 63 (1996), 65 (1997)

Business Background

2014 - Present	401k Masters, LLC, Lafayette, CA Managing Member, Chief Marketing Officer
2014 - Present	Gebhardt Group, Inc., Lafayette, CA Principal, Wealth Advisor
2011 - Present	Matthew Grishman, Inc. Coaching & Consulting, Roseville, CA Founder/CEO
2014 - 2014	Brokers International Financial Services, LLC, Panora, IA Registered Representative
2011 - 2014	Gooderham, Grishman & Associates, LLC, Roseville, CA Partner, Wealth Coach
2011 - 2014	United Planners Financial Services, Inc., Scottsdale, AZ Registered Representative
2002 - 2011	MetLife Investors Distribution Co, Irvine, CA

	Regional Sales Vice President
2000 - 2002	Putnam Investments, Boston, MA Vice President, IBD Sales
1997 - 2000	Lord, Abbett & Co, New York, NY Regional Manager
1995-1997	A.G. Edwards & Sons, Inc., Darien, CT

Professional and Community Activities

Coaching is Matthew's passion. His unique ability is to motivate others to reach their full potential in every aspect of their lives. Matthew is a local Rocklin youth coach in competitive AAU basketball and little league baseball. Matthew is a former member of the Board of Directors for Tri-City Little League. He is an avid outdoorsman and traveler. Matthew and his wife, Amie are the proud parents of two boys, Miles and Lucas.

Item 3 - Disciplinary Information

Matthew D. Grishman has no reportable disciplinary events as an investment advisor representative or a registered representative. Any disciplinary information relative to his registration as a broker-dealer registered representative would be available at www.finra.org/brokercheck.

Item 4 - Other Business Activities

Matthew D. Grishman is an owner and investment advisor representative of Gebhardt Group, Inc., an investment advisory firm located in Lafayette, California and an affiliated company of 401k Masters.

Matthew D. Grishman also is an appointed sales agent for numerous insurance issuers (including Pacific Life, Axa, Banner Insurance, Hartford, ING Life & Annuity, John Hancock, Lincoln Financial, and MetLife Investors.) When 401k Masters recommends an insurance product to a participant, the applicable insurance issuer pays a sales load or commission to Mr. Grishman. The insurance issuers with which Mr. Grishman is affiliated are wholly independent of and otherwise unaffiliated with 401k Masters. None of them supervise 401k Masters' services and none has any responsibility for the investment recommendations 401k Masters makes to its participants regarding the investment of their retirement assets or any other services it may offer its participants.

Matthew D. Grishman also operates a professional coaching and consulting practice for financial services professionals. The coaching and consulting subscribers with whom Mr. Grishman is affiliated are wholly owned independent advisors or employees of third party financial services firms and unaffiliated with 401k Masters.

Item 5 - Additional Compensation

Neither the Firm nor any of its employees receive any economic benefit from any non-participant for the provision of investment advisory services.

Item 6 - Supervision

All Firm personnel are supervised by James C. Gebhardt, Managing Member and Chief Compliance Officer whose supervision is ongoing and includes account reviews, trade supervision, annual compliance reviews including the forensic testing of Firm systems, staff meetings and employee reviews.

* To earn the CFP designation, the candidate must meet education, examination, experience and ethics requirements, and pay an ongoing certification fee. A bachelor's degree (or higher), or its equivalent in any discipline, from an accredited college or university is required. Students are required to complete course training in nine core financial topic areas, sit for a 10 hour CFP Board Certification Examination, acquire three years full-time or equivalent (2,000 hours per year) part-time work experience in the financial planning field and undergo an extensive background check—including an ethics, character and criminal check. To maintain the CFP certification, certificate holders must complete a minimum number of hours of continuing education coursework.