



NFP Retirement, Inc.
dba 401(k) Advisors
dba 403(b) Advisors

Registered Investment Advisor

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September 28, 2015

**FORM ADV BROCHURE
PART 2A**

(Item I)

This brochure provides information about the qualifications and business practices of NFP Retirement a registered investment advisor under the name NFP Retirement, Inc. Any questions about the contents of this brochure please contact us at 949.460.9898. 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 NFP Retirement is also available on the SEC's website at www.Adviserinfo.sec.gov. The IARD/CRD number for NFP Retirement is 121254.

Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 - Summary of Material Changes

In this “Summary of Material Changes” the Advisor discusses only the material changes since the last annual update of this brochure in May 2013:

Material changes from the previously filed ADV Part 2B include the information required for this annual update; the addition of several new IARs; the disclosure of a new affiliated company flexPATH Strategies LLC

Delivery of Amendments to this Brochure. In the past NFP Retirement has offered or delivered information about the Advisor’s qualifications and business practices to customers on at least an annual basis. The brochure is updated at least annually, in order to ensure that it remains current.

Pursuant to new SEC rules, NFP Retirement will provide each of its customers with a summary of any material changes for subsequent annual updates to brochures by April 30th of each year. The client will be provided with a new Brochure as necessary based on changes or new information, at any time, without charge.

Due to the changes to this brochure, it is suggested that customers review this document, in its entirety, upon receipt. Customers are also encouraged to review this brochure, and any questions they may possess regarding this brochure may be brought to the attention of Joel Shapiro at joel.shapiro@nfp.com.

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Item 4 - Advisory Services

NFP Retirement Inc. is federally registered as an investment adviser and also does business as (“dba”) 401(k) Advisors and 403(b) Advisors (collectively referred to in this brochure as “Advisor” or “NFP”). NFP Retirement Inc. is owned by or under common control with NFP Corp., which also owns, or is under common control with, other registered investment advisers, broker-dealers, insurance agencies and other product and service providers (“NFP Affiliates”). From time to time, we may recommend that you purchase or sell products and services from or through NFP Affiliates and these NFP Affiliates and our firm may receive compensation as a result of such recommendations. A recommendation that you purchase or sell products or services by or through an NFP Affiliate may be deemed to create a conflict of interest since it could result in increased compensation to an NFP Affiliate or our firm. NFP provides comprehensive qualified and non-qualified retirement plan consulting, investment advice and fiduciary due diligence services, employee plan and investment education, asset allocation services, plan service provider proposal and provider research and analysis, and plan design guidance to individuals, qualified and non-qualified retirement plan sponsors, and business entities. The Advisor provides Clients both Investment Advice (non-discretionary) and/or Investment Management (discretionary) investment Advisory services, based on the scope of the engagement.

Investment Advice (Plan Level)

The Advisor shall provide research and analysis with regard to investment advice and fiduciary due diligence services for the Client. The Advisor shall also provide research and analysis that covers the investment products of several qualified and non-qualified retirement plan providers. The goal of the investment due diligence process is to establish a logical, technical, and comprehensive process that is consistently employed in the selection and ongoing monitoring of funds for plan sponsors and individuals, accompanied by an investment policy statement (for plan sponsors only), that defines the process utilized to recommend the investments to plan sponsors and individuals.

The Employer (Client of the Advisor), sponsors a qualified (or nonqualified) Retirement Plan for the benefit of its employees. The Plan is a qualified or non-qualified employee benefit plan intended to comply with all applicable federal laws and regulations, including the Internal Revenue Code of 1986, as amended, and the Employee Retirement Income Security Act of 1974 (ERISA), as amended, if applicable. In addition, applicable Plans are intended to comply with ERISA Section 404(c).

The Advisor may employ many different calculations, processes, and screening techniques to arrive at specific recommended individual investments within the array of investments offered by each investment provider that is being analyzed including but not limited to the following:

- Investment analysis by asset class (domestic equity, international equity, income, hybrid/managed accounts), including market capitalization (small, medium, and large), and investment objective (value, blend, and growth orientation);
- Performance relative to other investments in the same asset class;
- Investment performance relative to benchmark performance for the same asset class;
- Percentile ranking of investment performance for the same asset class;
- Style-based analysis to determine the impact of an investment being managed differently than its stated investment objective (which is usually a combination of the stated market capitalization category, and investment objective category);

- Macro screens to eliminate long term under-performing investments, funds with total managed assets of less than the minimum threshold deemed to be adequate by the Advisor;
- Review of upside and downside capture, to estimate upside potential and downside risk of each investment;
- Common objective risk and return statistical measurements, such as Sharpe ratio, standard deviation, alpha, and beta;
- Common statistically relevant manager value measurements such as information ratio and tracking error;
- R-squared, correlation coefficients, and other statistically relevant information;
- Excess return over the given performance benchmark;
- Short and long term historical analysis with any of the above measurements;
- Financial strength, stability, and reputation of the investment provider, and individual investments offered by and through the investment provider;
- Tenure and experience of investment management personnel;
- Investment philosophy, process, and style; and
- Investment fees.

The Advisor shall provide a draft of the statement of Investment Policy for Client's review. In addition, the Advisor will evaluate Client's existing Investment Policy Statement and provide recommendations that are consistent with assisting the Client meet their fiduciary obligations, if applicable, under ERISA Section 404(c).

Investment Management (Plan Level):

The Advisor shall be responsible, and maintains discretion, for the selection, mapping, and ongoing monitoring, of investments offered within the Plan. The Advisor hereby accepts co-fiduciary responsibility for such duties. The Client engages the Advisor for management of Plan assets and shall delegate specified authority and discretion to the Advisor for the selection, mapping, and ongoing monitoring (including replacement, as prudent), of investments offered within the plan. However, services provided by the Advisor under this Agreement will not include any services with respect to employer securities or company stock nor is the Advisor a fiduciary in regards to any single security offering or SDBA available in a plan. The Advisor shall be responsible and possess discretion for the selection of investment options used to populate the asset allocation models. The Advisor shall also provide documentation supporting the investment due diligence in a regularly prepared Fiduciary Investment Review report. The Advisor will have an established investment due diligence process that is a logical, technical, and comprehensive process that is consistently employed in the selection, de-selection, and ongoing monitoring of funds for plan sponsors and individuals, accompanied by an investment policy statement, that defines the process utilized to guide decision making in the management of the plan investments offered to plan sponsors and individuals.

The Client sponsors a qualified retirement plan for the benefit of its employees. The Plan is a qualified employee benefit plan intended to comply with all applicable federal laws and regulations, including the Internal Revenue Code of 1986, as amended, and the Employee Retirement Income Security Act of 1974 (ERISA), as amended. In addition, the Plan is intended to comply with ERISA Section 404(c) and all regulations promulgated there under. The Client intends to engage their best efforts to comply with all requirements of ERISA Section 404(c) and the regulations there under.

The Advisor may employ many different calculations, processes, and screening techniques, to arrive at specific recommended individual investments within the array of investments offered by each investment provider that is being analyzed.

The Advisor shall provide the Client with the Investment Policy Statement for Client's review and inform the Client when, and if, there are any changes thereto. In addition, the Advisor will provide its services with the objective of meeting the Advisor's and Client's fiduciary obligations under ERISA Section 404(a) and with the intent of meeting the requirements of ERISA Section 404(c).

Employee Plan and Investment Education

The Advisor may provide group employee enrollment, re-enrollment, and investment education support. The goal of this process is to help employees make educated and informed choices about the plan and investment allocation under the investment education guidelines set forth by the U.S. Department of Labor. Meetings are offered on a(n) annual, semi-annual, quarterly, or as requested basis. The scope of the meetings will be group and/or individual, and will be conducted on-site and/or as data conferencing.

Employee (Participant) Investment Advice and/or Asset Allocation Models

The Advisor shall create, monitor, adjust (when prudent), and rebalance asset allocation models ("Models") for plan sponsor use as an investment tool provided to participants for use in assisting Plan Participants in making asset allocation decisions for their investment portfolios (i.e. equity and fixed income). Whether the Models are used as stand-alone tools or used in conjunction with the delivery of investment advice, they are designed to have different investment objectives based on risk level. To meet these varying investment needs, participants and beneficiaries will be able to elect to direct their account balances among a range of investment options to construct diversified portfolios that reasonably span the risk/return spectrum.

The goal of the investment advice process is to assist Plan Participants in finding the asset mix which is most likely to meet their investment objectives within acceptable risk parameters. Asset class sub-types can include domestic large cap value equity, domestic large cap growth equity, domestic mid-cap value equity, domestic mid-cap growth equity, domestic small cap value equity, domestic small cap growth equity, international equity, core fixed income, short term fixed income, high yield fixed income, and other appropriate asset classes and investments.

The Advisor shall direct the rebalancing of asset allocation Models on a quarterly basis.

Participants and beneficiaries alone bear the risk of investment results from the options and asset allocation that they select.

Plan Service Provider Proposal Research and Analysis

The Advisor may assist Clients with the selection of a plan provider or providers for their plan, based on detailed research and analysis of several providers. The provider review process includes an evaluation of administrative, recordkeeping, compliance, and employee communications services, administrative and investment-related fees, and an investment overview that incorporates a very similar analysis to the investment due diligence process described above.

Newsletter Campaign

Monthly employer newsletter includes industry and marketplace updates, plan design and compliance suggestions, and legislative updates.

Market Review

The Advisor prepares quarterly market reviews to help inform and educate the client on the performance and events surrounding the capital markets.

Plan Design Guidance

The Advisor provides in-depth plan reviews that include an analysis of relevant design features, including: age and length of service eligibility requirements; vesting; forfeitures; employer matching contributions formulas; entry and re-entry dates; and other pertinent design features.

Management of Conversion Process

Adviser will assist Client with conversions between investment providers, including (i) interfacing with company consultants and relationship managers to facilitate the conversion, (ii) providing sample letters and correspondence related to the plan conversion, and (iii) monitoring the action items identified in the NFP Retirement Conversion Checklist™.

Fiduciary Plan Review

The Fiduciary Plan Review™ includes a compliance checklist, plan design analysis, and other related analysis designed to address plan compliance and efficiency. This document typically exceeds 20 pages in length and may also include a list of action items and suggestions, based on plan demographics and a discussion by the Client's plan fiduciaries and NFPR.

General Plan Consulting Services

NFPR will assign a Plan Consultant, who is responsible for responding to ongoing questions, concerns, and issues raised by the Client that are related to Client's qualified or non-qualified retirement plan. Services include plan pricing and contract negotiation by the incumbent provider and Client, recommendations of specific service and product enhancements, facilitation for the solution of service, administrative, and recordkeeping issues, plan compliance assistance and guidance, and ongoing problem solving. NFPR may provide a "help email" address, and "1-800" phone consultation assistance for participants.

404(c) Audit

NFPR will provide a comprehensive checklist of the latest industry accepted standards with respect to 404(c) compliance, and will work with Client to facilitate completion of the checklist. The responsible party for addressing and verifying each item will either be; the plan provider, the Customer, or in some instances NFPR will provide the research and analysis.

Fiduciary Role under ERISA

For those services stated under Investment Advice (Plan Level) the Advisor acknowledges that it is a fiduciary with respect to the Plan under Section 3(21)(A)(ii) of the Employee Retirement Income Security Act of 1974, as amended (ERISA) and, as such, is a co-fiduciary with the trustees(s) of the Client's Plan solely with respect to (a) the provision of investment education of the employer and/or plan participants (depending on the specific Advisory services provided); (b) the periodic reporting on,

and analysis of, the investment options available under the Plan; and (c) the provision of advice to the trustee(s) regarding the elimination or addition of investment options available under the Plan; provided, however, that the trustee(s) acknowledge and agree that the trustee(s) have the final and conclusive responsibility for the investment options selected to be available under the Plan.

For those services stated under Investment Management (Plan Level), the Advisor acknowledges that it is a co-fiduciary with respect to the Plan under Section 3(38) of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The co-fiduciary duties of the Advisor are limited to the selection, mapping, monitoring, and replacement of plan investment options for which they have explicit authorized discretionary control.

The Advisor will not be responsible for investment decisions made by individual Plan participants with respect to the investment of their accounts and/or investment into a model portfolio managed by Advisor, if applicable. The Advisor is not responsible for any fiduciary duties or responsibilities imposed on the Plan's fiduciaries under ERISA not explicitly contemplated in the services stated under the Investment Management (Plan Level) section. The Advisor will not be responsible for investment decisions made by the Plan participants with respect to the investment of their accounts.

For those services stated under Employee (Participant) Investment Advice and/or Asset Allocation Models, the Advisor acknowledges that it is a limited scope fiduciary with respect to the Plan under Section 3(38) of ERISA. The Advisor is a fiduciary to the Plan under Section 3(38) of ERISA for only those services under this Agreement for which they have explicit authorized discretion over plan assets. The Advisor is authorized by the Client to exercise its best judgment in investing, selling and reinvesting cash and securities of Participants and Beneficiaries who have elected to use the Models, but only to the extent such actions relate to determining allocation based on the Models, adjustments thereof, or rebalancing of the Models. The Client does not authorize, nor does the Advisor accept, any discretionary authority outside the scope of this paragraph.

Portfolio Management

Some Investment Adviser Representatives of the Advisor perform investment management services for portfolios of their clients. The nature of the portfolios is limited primarily to mutual funds and ETFs but may have some individual securities as well. The Investment Adviser Representatives manage the portfolios on a discretionary basis and are responsible for the maintenance and any rebalancing of the portfolio accounts. The portfolio management accounts are only with Charles Schwab as custodian and the Adviser does not maintain custody of client funds or securities in the provision of this service.

Product and Services Conflict of Interest

NFPR provides services that may recommend the purchase of services and/or products that are also offered by NFPR. There is an inherent conflict of interest when a product or service recommends use of other products or services offered by NFPR. The Advisor or its associated persons may receive compensation for these products and services. The Advisor does not make any representation that these products and services are offered at the lowest available cost and the client may be able to obtain the same products or services at a lower cost from other providers. However, the client is under no obligation to accept any of the recommendations of the Advisor or use the services and/or products of the Advisor in particular.

WRAP Programs

The Advisor does not sponsor a WRAP program nor does the Advisor act as an investment adviser or provide investment advice to a WRAP program.

Tailored Relationships

The goals and objectives for each client are documented in investment policy statements that are created to reflect the stated goals and objectives of the client. Clients may impose restrictions on investing in certain securities or investment products.

Assignment of Investment Management Agreements

Agreements may not be assigned without client consent.

Termination of Agreement

This agreement may be terminated by either party upon providing written notification to the other party. Advisor will not accept any termination instructions, including account liquidation instructions, unless provided in writing by Client. In the event of termination of this agreement, Advisor shall have no obligation whatsoever to recommend any action with respect to the assets in Client's account. Advisor shall be paid its fees in connection with its services provided hereunder for the period to such termination.

Clients who wish to terminate this Agreement must notify the Advisor in writing within five (5) business days of its date of initial execution (shown below). If services are terminated within (5) business days from the date of executing this Agreement (shown below), services will be terminated without penalty. After the initial (5) business days, the Client may be responsible for payment of fees for the number of days services are provided by the Advisor prior to receipt of the notice of termination.

Investment Advice Assets

As of December 31, 2014 Advisor advises on a total of \$ 24,263,237,503 on a non-discretionary basis and \$3,295,164,307 on a discretionary basis.

Item 5 – Advisory Fees and Compensation

For the Advisor's services a client will pay a fee based on either the market value of the Plan assets, or a flat fee in accordance with the schedule of fees described and selected below unless otherwise agreed to by both parties. The fee range for the Advisor's services is negotiable and may vary according to the facts and circumstances including the scope of services to be provided, the duration of services and the size of the client (number of employees, plan or individual assets, and other demographic factors).

Under these services, clients will be charged a flat base fee plus a percentage of total Plan assets, based on the sliding scale below. Therefore, clients will be charged a total fee that is the sum of the base fee and the appropriate percentage fee for that portion of the Plan which falls within the value ranges as specified below. The Advisor may receive fees directly from a client (plan sponsor or individual), for providing any or all of the services described above. In these instances, fees may be paid on a one-time only or ongoing basis, depending on the scope of the services, and the desired length of time that those services will be provided.

Fee Structure

Asset-based Fee

Asset-based fees may be charged based on the market value of the plan assets and may range from 0.05% - 1.25% of Plan assets, depending on the scope of the project and duration of services.

Flat Fee

A flat fee may be charged ranging from \$2,000 – \$500,000 or more depending on the scope of the project and duration of services.

Per-participant Fee

A per-participant fee may be charged ranging from \$150 - \$250 or more depending on the scope of the project and duration of the services.

Hourly Fee

An hourly fee may be charged ranging from \$250 - \$350 or more per hour depending on the scope of the project and duration of the services.

Fees are paid in advance except when deducted from the Plan assets with approval of the client or when the client is billed directly or some combination of both. Fees are paid by the Plan or Plan Sponsor. Clients are paying fees different than those above as they are based on historical fee schedules. Any fees paid in advance but are unearned shall be returned to the client prorated to the date of termination.

Plan providers often will offer compensation related to the Advisor's use of its platform to provide a mutual fund "line-up" to plan participants. The compensation is not related to the recommendation of particular mutual funds to be included in the line-up, but is related to the use of the overall platform of the plan provider. The amount of this compensation required by the Advisor is typically 15-35 basis points of plan assets invested. Should the plan provider offer higher compensation than what the Advisor requires, the extra amount is placed into the ERISA fiduciaries service budget for use to cover other plan expenses.

This compensation offered by plan providers is paid through a brokerage firm with which employees of the Advisor are also registered representatives. The compensation is paid to the principals of the firm individually who then transfer all of the funds back to NFPR. If the fees received are related to an investment advisory client (a client under an investment management agreement), the contracted fee of that client per the terms of the agreement is reduced by the amount of the plan provider compensation. Clients are not subject to higher fees/expenses when using a plan provider that offers the platform usage compensation. However, a conflict of interest exists for the Advisor where a plan provider offers platform usage compensation. This conflict is mitigated by the fact that the fee has a ceiling based on the needs of the Advisor to provide services to the plan and extra compensation goes to the plan. Further, the fiduciary obligations as a registered investment adviser and as an ERISA plan service provider are such that the Advisor carefully monitors this activity to ensure clients do not pay fees in excess of their contracted amount.

Portfolio Management Fees

The fees charged by the Investment Adviser Representatives range from .50% - 1.00% based on the nature of the services provided, the nature and composition of the portfolio and the frequency that the portfolio is expected to have to be rebalanced. The exact fee is based on the negotiated amount between the client and the Adviser. It is possible that clients are paying fees different than the above range due to historical fee schedules. Investment management fees are collected quarterly or monthly and may be collected either in arrears or in advance. Payment in full is expected upon invoice presentation. Fees are deducted from the client account to facilitate billing as authorized by the investment management agreement. When fees are collected in advance, any unearned fees will be returned to the client upon termination.

Other Fees

The client will likely incur fees from brokerages, custodians, administrators and other service providers. These fees are incurred as a result of managing a client account and are charged by the service provider. The amount and nature of these fees is based on the service provider's fee schedule(s) at the provider's sole discretion. These fees are separate and distinct from any fees charged by the Advisor.

The Advisor may provide advice on mutual funds, ETFs, and other managed products or partnerships in clients' portfolios. Clients may be charged for the services by the providers/managers of these products in addition to the service fees paid to the Advisor. The Advisor, from time to time, may select or recommend to separately managed clients the purchase of proprietary investment products. To the extent the client's separately managed portfolio includes such proprietary products the Advisor will adjust the client's fee associated with the client's separately managed account. The fees and expenses charged by the product providers are separate and distinct from the management fee charged by the Advisor. These fees and expenses are described in each mutual fund's or underlying annuity fund's prospectus or in the offering memorandums of a partnership. These fees will generally include a management fee, other fund expenses and a possible distribution fee. No-load or load waived mutual funds may be used in client portfolios so there would be no initial or deferred sales charges; however, if a fund that imposes sales charges is selected, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund or variable annuity or investment partnership directly, without the services of the Advisor. Accordingly, the client should review both the fees charged by the funds and the applicable program fee charged by the Advisor to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

Conflict of Interest Between Different Fee Structures

The Advisor offers several different services detailed in this brochure that compensate the Advisor differently depending on the service selected. There is a conflict of interest for the Advisor and its associated personnel to recommend the services that offer a higher level of compensation to the Advisor through either higher management fees or reduced administrative expenses. The Advisor mitigates this conflict through its procedures to review client accounts relative to the client financial situation to ensure the investment management service provided is appropriate. Further, the Advisor is committed to its obligation to ensure associated persons adhere to the Advisor's Code of Ethics and to ensure that the Advisor and its associated persons fulfill their fiduciary duty to clients or investors.

Item 6 - Performance Fees

Fees are not based on a share of the capital gains or capital appreciation of managed securities. The Advisor may provide advice on certain types of investments that do charge a performance fee in which the Advisor does not participate. For these investments, refer to their offering or private placement memorandum for an explanation and amounts of the performance fees.

Item 7 - Types of Customers

Retirement Plan Services

Advisor provides investment advisory services to pension and profit sharing plans of corporations and other business entities.

Portfolio Management Services

The Advisor provides portfolio management services to individuals, wealthy individuals, trusts, estates, corporations and other business entities.

Account Minimums

The minimum account size is \$50,000 of assets under management. The Adviser has the sole discretion to waive the account minimum and in those cases the standard fee calculation remains the same. Accounts of less than \$50,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$50,000 within a reasonable time. Other exceptions will apply to employees of the Adviser and their relatives, or relatives of existing clients.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Retirement Plan Services Strategies

The primary investment strategies utilized are passive (index) and actively managed mutual funds. Funds utilized are diversified to minimize the risk associated with the capital markets.

Portfolio/Model Construction

Asset allocation modeling involves the use of modern portfolio theory utilizing research from third party providers and proprietary analysis conducted by the Advisor.

Portfolio Management Strategies

The specific strategy or allocation model is determined by the Investment Adviser Representative of the client. However, in general the portfolio's consist of mutual funds and ETFs, but may occasionally contain individual securities. These portfolios do not require frequent trading.

Market, Security and Regulatory Risks

Any investment with the Advisor involves significant risk, including a complete loss of capital and conflicts of interest. All investment programs have certain risks that are borne by the investor which are described below:

Market Risks:

Material Non-Public Information. By reason of their responsibilities in connection with other activities of the Advisor and/or its affiliates, certain principals or employees of the Advisor and/or its affiliates may acquire confidential or material non-public information or be restricted from initiating transactions in certain securities. The Advisor will not be free to act upon any such information. Due to these restrictions, the Advisor may not be able to initiate a transaction that it otherwise might have initiated and may not be able to sell an investment that it otherwise might have sold.

Accuracy of Public Information. The Advisor selects investments, in part, on the basis of information and data filed by issuers with various government regulators or made directly available to the Advisor by the issuers or through sources other than the issuers. Although the Advisor evaluates all such information and data and sometimes seeks independent corroboration when it's considered appropriate and reasonably available, the Advisor is not in a position to confirm the completeness, genuineness or accuracy of such information and data, and in some cases, complete and accurate information is not available.

Investments in Non-U.S. Investments. From time to time, the Advisor may provide investment advice in non-U.S. securities and other assets (through mutual funds and otherwise), which will give rise to risks relating to political, social and economic developments abroad, as overall as risks resulting from the differences between the regulations to which U.S. and foreign issuers and markets are subject. Such risks may include: political or social instability, the seizure by

foreign governments of company assets, acts of war or terrorism, withholding taxes on dividends and interest, high or confiscatory tax levels, and limitations on the use or transfer of portfolio assets.

Enforcing legal rights in some foreign countries is difficult, costly and slow, and there are sometimes special problems enforcing claims against foreign governments.

Foreign securities and other assets often trade in currencies other than the U.S. dollar, and the Advisor may provide advice on foreign currencies through forward exchange contracts. Changes in currency exchange rates will affect the client's asset value, the value of dividends and interest earned, and gains and losses realized on the sale of investments. An increase in the strength of the U.S. dollar relative to these other currencies may cause the value of the client's investments to decline. Some foreign currencies are particularly volatile. Foreign governments may intervene in the currency markets, causing a decline in value or liquidity of the client's foreign currency holdings. If the client enters into forward foreign currency exchange contracts for hedging purposes, it may lose the benefits of advantageous changes in exchange rates. On the other hand, if the client enters forward contracts for the purpose of increasing return, it may sustain losses.

Non-U.S. securities, commodities and other markets may be less liquid, more volatile and less closely supervised by the government than in the United States. Foreign countries often lack uniform accounting, auditing and financial reporting standards, and there may be less public information about the operations of issuers in such markets.

Regulatory Risks:

Strategy Restrictions. Certain institutions may be restricted from directly utilizing investment strategies of the type in which the Advisor may engage. Such institutions, including entities subject to ERISA, should consult their own advisors, counsel and accountants to determine what restrictions may apply and whether a fund or fund lineup recommended by the Advisor is appropriate.

Fund Offering Limitations. For all funds offered the fund sponsor or provider generally has the right to suspend or limit units offered under certain circumstances. Such suspensions or limits could render certain strategies difficult to complete or continue and subject the Advisor to loss.

Conflicts of Interest: In the administration of client accounts, portfolios and financial reporting, the Advisor faces inherent conflicts of interest which are described in this brochure. Generally, the Advisor mitigates these conflicts through its Code of Ethics which provides that the client's interest is always held above that of the Advisor and its associated persons.

Security Specific Risks:

Depending on the nature of the investment management service selected by a client and the securities used to implement the investment strategy, clients will be exposed to risks that are specific to the securities in their particular investment portfolio.

Currency: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Item 9 – Disciplinary Information

Neither Advisor or an employee of Advisor have been or are currently involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which Advisor or an employee of Advisor:

1. Has been convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. Has been the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. Has been found to have been involved in a violation of an investment-related statute or regulation; or
4. Was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the client’s Advisor or a management person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Neither Advisor or an employee of Advisor have been or are currently involved in an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which Advisor or an employee of Advisor:

1. Was found to have caused an investment-related business to lose its authorization to do business; or
2. Was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - (a) Denying, suspending, or revoking the authorization of Advisor to act in an investment-related business;
 - (b) Barring or suspending Advisor with an investment-related business;
 - (c) Otherwise significantly limiting Advisor investment-related activities; or
 - (d) Imposing a civil money penalty of more than \$2,500 on Advisor.

Item 10 - Other Financial Industry Activities and Affiliations

Brokerage Affiliations

Some of the Advisor's Advisory associates are registered representatives of NFP Advisory Services LLC, and may suggest that clients execute transactions through NFP Advisory Services LLC. If clients freely choose to execute transactions through NFP Advisory Services LLC, such Advisory representatives may receive the normal commissions and/or other compensation as sales agents resulting from any securities transactions, presenting associated persons with a conflict of interest. Furthermore, in implementing an investment strategy through relationships maintained by associated persons, clients may pay commissions or fees that are higher or lower than those that may be obtained from elsewhere for similar services. Clients are advised that they are under no obligation to implement the plan or its recommendations through the associated persons in their capacities as registered representatives. Clients may specify which broker-dealer to use or the Advisor may make recommendations. Generally, these recommendations are based on the Advisor's perception of the breadth of services offered, and quality of execution. However, the client may pay commissions or fees that are higher or lower than those that may be obtained from elsewhere for similar services.

Parent and Related Party Affiliations

NFP Retirement Inc. is owned by NFP Corp. (NFP), which owns other registered investment advisers, broker-dealers, insurance agencies and other product and service providers (NFP Affiliates). From time to time, we may recommend that you purchase or sell products and services from or through NFP Affiliates and these NFP Affiliates and our firm may receive compensation as a result of such recommendations. A recommendation that you purchase or sell products or services from or through an NFP Affiliate may be deemed to create a conflict of interest since it could result in increased compensation to an NFP Affiliate or our firm.

Certain private investment funds advised by Madison Dearborn Partners, LLC (MDP) indirectly own interests in NFP. MDP is an investment adviser registered with the Securities and Exchange Commission. However, MDP does not have any involvement in the day-to-day investment or other business operations of NFPR or the NFP Affiliates. Neither NFP nor MDP control or direct the investment recommendations that NFPR provides to its clients. All such recommendations in connection with the services provided to such clients are solely made by NFPR. In the case of NFPR clients that are subject to the Employee Retirement Income Security Act of 1974 (ERISA), additional or different rules may apply to the determination of whether MDP is an "affiliate" or "under common control" with NFPR or MDP. NFPR evaluates, and will continue to evaluate, any potential conflict of interest arising from our relationship with MDP.

NFP Corp. owns a controlling interest in NFP Advisory Services LLC. NFP Advisory Services LLC and Advisor are affiliated only by virtue of this common control. NFP Corp. is an independent financial services distribution network offering specialized financial services to high net-worth individuals and successful corporations. Some associated persons of Advisor may recommend securities or insurance products offered by NFP Advisory Services LLC, and receive normal commissions if products are purchased through them. Thus, a conflict of interest exists between the interests of the associated persons and those of the Advisory clients. The clients are under no obligation to purchase products

recommended by these associated persons or to purchase products either through these associated persons or NFP Advisory Services LLC

Under the rules and regulations of FINRA, NFP Advisory Services LLC, has obligations to maintain records and perform other functions regarding certain aspects of the investment Advisory activities of its registered representatives in relation to certain Advisory accounts for which its registered representatives provide investment advice. These obligations require NFP Advisory Services LLC, to coordinate with, and have the cooperation of the account custodian.

In order to fulfill its obligation, NFP Advisory Services LLC, has established a list of custodian and brokerage Advisors with which it has arranged to obtain the required cooperation, and which therefore may be utilized for custody of accounts directly advised either by registered representatives of NFP Advisory Services LLC, who are investment Advisors or other investment Advisory entities which are affiliated with registered representatives of NFP Advisory Services LLC. In certain instances, NFP Advisory Services LLC, will collect, as paying agent for the Advisor, the investment Advisory fee remitted to the Advisor by the account custodian, and NFP Advisory Services LLC, will retain a portion as a charge to the investment Advisor (not the client) for the functions NFP Advisory Services LLC, is required to carry out by FINRA. This fee will not increase execution or brokerage charges to the client or the fee the client has agreed to pay to the Advisor pursuant to the client's Advisory agreement. A portion of the fee retained by NFP Advisory Services LLC, may be re-allocated to other registered representatives of NFP Advisory Services LLC, who, as registered representatives of NFP Advisory Services LLC, are responsible for the supervision of other representatives and assist NFP Advisory Services LLC, with the functions described above.

As required by regulation, Advisor must disclose and does disclose several affiliated investment Advisors ("Affiliated Advisors") in response to certain items in Part I of its Form ADV, which is publicly available on the SEC website. The Affiliated Advisors are affiliated with Advisor solely by virtue of being under common control with NFP Corp. These Affiliated Advisors have no material impact on the day to day business operations of Advisor nor are they involved in any way in the provision of Advisory services to a client's account.

Advisory Dual Registration

Some advisers are dually licensed as Investment Adviser Representatives with NFPR and an affiliated firm flexPATH Strategies LLC. flexPATH provides investment advice by allocating assets to other third-party investment advisers and managers and the selection, termination, monitoring and review of such advisers and managers as a sub-adviser to pooled investment vehicles. flexPATH provides its third party management services to NFP Retirement and other clients.

Some associated persons of the Advisor are dually licensed as Investment Advisory Representative with NFP Advisor Services LLC an SEC registered investment adviser. Through this advisor, associated persons maintain separately managed accounts of individuals for the purpose of the investment management of client portfolios and financial planning. It is possible that clients who have individual accounts with a dually registered Investment Adviser Representatives of NFPR are also related persons with clients of NFP Advisor Services LLC. There is a conflict in interest for the Investment Adviser Representatives of NFPR to recommend individual accounts be utilized through them with NFP Advisor Services. The Investment Adviser Representatives receive management fee compensation for these

separately managed accounts in addition to their compensation with NFPR. This conflict is managed by the respective supervisory compliance personnel of both Advisors to ensure clients of both Advisors are treated fairly and that any relationship does not interfere with relationships of the other advisor.

Related Person Affiliations

Some associated persons of the Advisor are insurance agents/brokers of various insurance companies. In such capacities, associated persons of the Advisor may receive normal commissions and/or other compensation associated with those activities. In addition, as registered representatives, associates may receive payments from certain mutual funds distributed pursuant to a 12b-1 distribution plan or other such plans as compensation for administrative services, representing a separate financial interest on the Advisory associate's behalf. As such, a substantial conflict of interest may exist with respect to recommendations to buy or sell securities. Such conflicts are disclosed in the applicable Advisory contract with clients.

Affiliated Companies

Through common ownership the Advisor is closely affiliated with Retirement Plan Advisory Group (RPAG) and Defined Contribution Plans, Inc., (DCP). RPAG provides back office and administrative solutions for other retirement plan advisory groups. DCP provides market research on retirement plan service providers. Neither firm is involved in providing advice on or transacting securities.

In all cases, transactions are effected in the best interests of the client. Advisor does not permit insider trading and has implemented procedures to ensure that its policy regarding insider trading is being observed by Advisory associates.

Item II - Code of Ethics, Participation or Interest in Customer Transactions and Personal Trading

Code of Ethics

The Adviser has adopted a Code of Ethics which establishes standards of conduct for its supervised persons. The Code of Ethics includes general requirements that such supervised persons comply with their fiduciary obligations to clients and applicable securities laws, and specific requirements relating to, among other things, personal trading, insider trading, conflicts of interest and confidentiality of client information. It requires supervised persons to report their personal securities transactions and holdings quarterly to the Adviser's Compliance Officer, and requires the Compliance Officer to review those reports. It also requires supervised persons to report any violations of the Code of Ethics promptly to the Adviser's Compliance Officer. Each supervised person of the Adviser receives a copy of the Code of Ethics and any amendments to it and must acknowledge in writing having received the materials. Annually, each supervised person must certify that he or she complied with the Code of Ethics during that year. Clients and prospective clients may obtain a copy of the Adviser's Code of Ethics by contacting the Compliance Officer of the Adviser.

Participation or Interest in Client Transactions

Under the Adviser's Code of Ethics, the Adviser and its managers, members, officers and employees may invest personally in securities of the same classes as are purchased for clients and may own securities of the issuers whose securities are subsequently purchased for clients. If an issue is purchased or sold for clients and any of the Adviser, managers, members, officers and employees on the same day purchase or sell the same security, either the clients and the Adviser, managers, members, officers or employees shall receive or pay the same price or the clients shall receive a more favorable price. The Adviser and its managers, members, officers and employee may also buy or sell specific securities for their own accounts based on personal investment considerations, which the Adviser does not deem appropriate to buy or sell for clients.

Personal Trading

The Chief Compliance Officer of the Adviser is Jeff Groves. He reviews all employee trades each quarter (except for his own trading activity that is reviewed by another principal or officer of the Firm) versus the Advisers Restricted List of securities. Issuers on the Restricted List require preapproval for Adviser personnel to transact upon in their own personal brokerage accounts. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment.

Item 12 - Brokerage Practices

Brokerage Recommendations

Retirement Plan Services

The Advisor does not recommend brokerage or custodial providers for its retirement planning clients.

Portfolio Management Services

The Advisor has the authority over the selection of the broker to be used and the commission rates to be paid without obtaining specific client consent. The Advisor recommends brokerage firms (qualified custodians) such as Charles Schwab.

As a result the Advisor receives some benefits, the primary one being access to the Schwab Institutional website and downloads that communicate with the Advisor's software for portfolio management and other technology that enables Advisor to serve clients. Schwab provides periodic reports that address contemporary financial services issues and compliance newsletters that assist Advisor in maintaining an up-to-date compliance program. Schwab also arranges group purchase discounts of some research subscriptions, but the value of those to Advisor are not significant as comparable discounts are available to non-Schwab Advisers.

The Advisor occasionally participates in conference calls hosted by Schwab that are helpful in running its business and in serving clients. Advisor believes that Schwab's technology is state of the art for the way that Advisor manages client accounts and helps Advisor keep trading costs down. All clients benefit equally from this technology because it allows the Firm to execute transactions in the same manner in all accounts, to the extent that it is appropriate. Advisor also receives some measurement of its business at Schwab and insight as to how its business compares with other comparable Advisory firms that use Schwab's services.

The Advisor's accounts may be deemed to be paying for research and related services (i.e., "soft dollars") provided by the broker which are included in compensation to the broker dealer (Excluding ERISA clients). Research and related services furnished by brokers may include, but are not limited to, written information and analyses concerning specific securities, companies or sectors; market, financial and economic studies and forecasts; financial publications; statistical and pricing services, as well as discussions with research personnel, along with hardware, software, data bases and other technical and telecommunication services and equipment utilized in the investment management process. It is the policy and practice of the Advisor to strive for the best price and execution for costs and discounts which are competitive in relation to the value of the transaction and which comply with Section 28(e) of the Securities Exchange Act of 1934, as amended. Nevertheless, except with ERISA clients it is understood that the Advisor may pay compensation on a transaction in excess of the amount of compensation that another broker or dealer may charge so long as it's in compliance with Section 28(e) and the regulations promulgated thereunder, and The Advisor makes no warranty or representation regarding compensation paid on transactions hereunder. In negotiating mark-ups or mark-downs, the Advisor will take into account the financial stability and reputation of brokerage firms and the brokerage and research services provided by such brokers, although the client

may not, in any particular instance, be the sole direct or indirect beneficiary of the research services provided.

Order Aggregation

The nature of the clients and/or trading activity on behalf of client accounts are such that trade aggregation does not garner any client benefit (in regards to mutual fund or exchange traded funds for example).

Directed Brokerage and Directing Brokerage for Client Referrals

Clients are responsible for establishing their particular brokerage and custodial relationships. The Advisor and its associated persons do not receive client referrals from broker dealers or third parties as consideration for selecting or recommending brokers for client accounts.

Item 13 - Review of Fund Recommendations and Accounts

Review of Fund Recommendations

All reviews are conducted on a quarterly or semi-annual basis, using the same factors and comprehensive criteria at each review. Overall market changes and changes in the investment objectives of the fund are taken into account in the review process. Any material changes to a client's investment option may trigger a review, including, but not limited to; a change in the underlying manager, the removal of that specific investment option, or the mapping of the current investment option into another investment option by the plan provider. Account reviews are conducted by the designated investment adviser professional primarily responsible for each account.

As may be retained by clients, reports are individualized, thereby, the nature and frequency are determined by client need and the services offered. However, as clients may request, NFPR may provide quarterly or semi-annual reports detailing research and analysis with regard to investment advice and fiduciary due diligence services. The research and analysis may cover the investment products of several qualified retirement plan providers. The goals of the investment due diligence process are to establish a logical, technical, and comprehensive process that is consistently employed in the selection and ongoing monitoring of funds for plan sponsors and individuals, accompanied by an investment policy statement (for plan sponsors only), that defines the process utilized to recommend the investments to plan sponsors and individuals.

Review of Portfolio Management Accounts

Periodic Reviews

Account reviewers are the Investment Adviser Representatives responsible for each account. Account reviews are performed monthly by advisor representatives. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client. The Compliance Officer conducts a quarterly review of trading activity and client accounts as a follow up measure to the representatives' reviews.

Review Triggers

Accounts are reviewed monthly or more frequently when market conditions dictate. Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's financial or personal situation.

Regular Reports

Clients receive statements of account positions no less than quarterly from the account custodian.

Item 14 - Customer Referrals and Other Compensation

The Advisor adds new clients through introductions by referral sources, including financial planners, investment Advisors, accountants, attorneys, life insurance agents, pension consultants, third-party administrators, CPAs, health and welfare insurance agents, property and casualty insurance agents, and pension sales representatives employed by insurance company and mutual fund company 401(k) providers.

Under a typical arrangement, the referral source may be paid a one-time only fee or an ongoing percentage of the compensation that is paid to the Advisor for providing services. The exact financial arrangements may vary for each Client; however, each arrangement shall be in accordance with all federal, state, and self-regulatory organization (SRO) and insurance rules and regulations. Typically, referral sources are involved only in the initial introduction and possibly ongoing relationship management, and do not have any involvement in the services as provided by the Advisor.

The Advisor may pay a solicitor a referral fee in accordance with the requirements of *Rule 206(4)-3 of the Investment Advisors Act of 1940*, and any corresponding state securities law requirements. The solicitor, at the time of the solicitation, shall disclose the nature of the solicitor relationship, and shall provide each prospective client with a copy of the Advisor's written disclosure statement as set forth in Part 2A, together with a copy of the written disclosure statement from the solicitor to the client disclosing the terms and conditions of the arrangement between the Advisor and the solicitor, including the compensation to be received by the solicitor from the Advisor.

Participation or Interest in Client Transactions

In their capacity as registered representatives, associates of the Advisor may receive payments from certain mutual funds distributed pursuant to a 12b-1 distribution plan or other such plans as compensation for administrative services, representing a separate financial interest. As such, a conflict of interest may exist with respect to recommendations to buy or sell securities. Where such distributions are received, the proceeds are passed onto the parent company of the Adviser. The client management fee is reduced by the same amount as any 12b-1 distribution paid to the Adviser. In all cases, transactions are effected in the best interests of the client. The Advisor does not permit insider trading and has implemented procedures to ensure that its policy regarding insider trading is being observed by associated persons.

Associated persons may own an interest in or buy or sell for their accounts the same securities, which may be purchased or sold in the accounts of Advisory clients. Associated persons seek to ensure that they do not personally benefit from the short-term market effects of their recommendations to clients and their personal transactions are regularly monitored. Associated persons are aware of the rules regarding material non-public information and insider trading. Associated persons may also buy or sell specific securities for their accounts based on personal investment considerations, which the Advisor does not deem appropriate to buy or sell for clients.

Referrals to Third Parties

On occasion Advisor may refer clients to other professionals for services that Advisor is unable to perform, primarily banking, accounting and/or legal services. Although there is no direct monetary

benefit derived from these arrangements, they are mutually beneficial and provide an indirect benefit. Advisor will never base its referrals solely on any reciprocal arrangement in place. Reciprocal arrangements are a professional courtesy so a non-compete and nondisclosure agreement is the only formal document signed. Clients may review these agreements at any time.

Item 15 - Custody

All assets in Client's account shall be held for safekeeping with a designated custodian as selected by the Client. Advisor shall not act as Custodian for any assets in the Client's account and shall not take possession of cash and/or securities of the Client's account. Advisor shall not be liable to Client for any act, conduct or omission by Custodian. Advisor is only authorized or empowered to issue instructions to Custodian or to request information about the Account from Custodian for the limited purpose of managing the asset allocation of the Models. The Advisor shall have no other discretion or control in regards to Custodian instruction.

Item 16 - Investment Discretion

Retirement Plan Services

In its non-discretionary role, the Advisor provides investment *advice* at the Plan level where the Advisor shall provide research and analysis with regard to investment advice and fiduciary due diligence services for the Client. The Advisor shall also provide research and analysis that covers the investment products of several qualified and non-qualified retirement plan providers. The goal of the investment due diligence process is to establish a logical, technical, and comprehensive process that is consistently employed in the selection and ongoing monitoring of funds for plan sponsors and individuals, accompanied by an investment policy statement (for plan sponsors only), that defines the process utilized to recommend the investments to plan sponsors and individuals.

In the Advisor's role of providing investment *management* at the Plan level, the Advisor shall be responsible and maintains discretion, for the selection, mapping, and ongoing monitoring, of investments offered within the Plan. The Advisor hereby accepts co-fiduciary responsibility for such duties. The Client engages the Advisor for management of Plan assets and shall delegate specified authority and discretion to the Advisor for the selection, mapping, and ongoing monitoring (including replacement, as prudent), of investments offered within the plan.

Portfolio Management Services

The Adviser contracts for limited discretionary authority to transact portfolio securities accounts on behalf of clients. Discretionary authority is granted either by the Adviser's investment management agreement and/or by a separate limited power of attorney where such document is required. The Adviser has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. The firm's discretionary authority regarding investments may however be subject to certain limitations. These limitations are recognized as the restrictions and prohibitions placed by the Client on transactions in certain types of business or industries. All such restrictions are to be agreed upon in writing at the account's inception. The Adviser will consult with the client where discretion is not obtained prior to each trade in order to obtain client approval for the transaction(s).

The client authorizes the discretion to select the custodian to be used and the commission rates paid to the Adviser. The Adviser does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Item 17 - Voting Customer Securities

Advisor does not have nor will accept authority to vote customer securities. Advisor requests that customers engage another party to determine how proxies should be voted. Advisor does not provide proxy voting services to its customers.

Item 18 - Financial Information

The Advisor does not have any financial impairment that will preclude the Advisor from meeting contractual commitments to clients. The Advisor meets all net capital requirements that it is subject to and the Advisor has not been the subject of a bankruptcy petition in the last 10 years.

The Advisor is not required to provide a balance sheet as it does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

NFP Retirement Inc. Privacy Policy

NFPR requires that you provide current and accurate financial and personal information. NFPR will protect the information you have provided in a manner that is safe, secure and professional. NFPR and its employees are committed to protecting your privacy and to safeguarding that information.

Safeguarding Client Documents

NFP uses encryption technologies on all electronic mail communications, mobile devices and laptops, wireless access and on servers, when the circumstances allow and dictate. In addition, NFP maintains a cyber-liability policy. We collect non-public client data in checklists, forms, in written notations, and in documentation provided to us by our clients for evaluation, registration, licensing or related consulting services. We also create internal lists of such data.

During regular business hours access to client records is monitored so that only those with approval may access the files. During hours in which the company is not in operation, the client records will be locked.

No individual who is not so authorized shall obtain or seek to obtain personal and financial client information. No individual with authorization to access personal and financial client information shall share that information in any manner without the specific consent of a Firm principal. Failure to observe NFPR procedures regarding client and consumer privacy will result in discipline and may lead to termination.

Sharing Nonpublic Personal and Financial Information

NFPR is committed to the protection and privacy of its clients' and consumers' personal and financial information. NFPR will not share such information with any affiliated or nonaffiliated third party except:

- When required to maintain or service a client account;
- To resolve client disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the client;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with a sale or merger of NFPR's business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, rules and other applicable legal requirements;
- In connection with a written agreement to provide advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
- In any circumstances with the client's instruction or consent; or

- Pursuant to any other exceptions enumerated in the California Information Privacy Act.

Opt-Out Provisions

It is not a policy of NFPR to share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service client accounts or is mandated by law, there are no allowances made for clients to opt out.

BUSINESS CONTINUITY PLAN

NFPR has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

CONTACTING US

If after a significant business disruption the client cannot contact us as the client usually does the client should call the Advisor's alternative number 949.460.9898 or access the following the Advisor web address www.nfp.com/retirement.

OUR BUSINESS CONTINUITY PLAN

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data back-up and recovery, all mission critical systems, financial and operational assessments, alternative communications with customers, employees, and regulators, alternate physical location of employees, critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

VARYING DISRUPTIONS

Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover within 24 hrs. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume businesses in a timely fashion with emphasis on recovery of critical functions according to their time criticality. In either situation, we plan to continue in business and notify you through our web site [website] or direct email how you may contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

FOR MORE INFORMATION

If you have questions about our business continuity planning, you can contact us at 949.460.9898 or email our operations officer Jami Chapman at jami.chapman@nfp.com.



**NFP Retirement, Inc.
dba 401(k) Advisors
dba 403(b) Advisors**

Registered Investment Advisor

120 Vantis, Suite 400 Aliso Viejo, CA 92656

Phone: 949.460.9898

Fax: 949.460.9893

www.nfp.com/retirement

September 28, 2015

**FORM ADV BROCHURE
PART 2B**

(Item I)

This brochure provides information about principals and adviser representatives of NFPR and this brochure supplements the NFPR brochure. The client should have received a copy of that brochure. Please contact Joel Shapiro 949.460.9898 ext. 254 or by email at: joel.shapiro@nfp.com if the client did not receive the NFPR brochure or if the client has any questions about the contents of this supplement. 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 the Advisor and its investment advisory representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Education and Business Standards

NFPR requires that advisors have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning or at least 4 years of work experience as either a registered representative, investment advisor representative, or licensed insurance agent.

Examples of acceptable coursework may include: a MBA, a CFP, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Education and Business Backgrounds

The following pages present the education, business backgrounds and other important disclosures for the Investment Adviser Representatives of NFPR

William Preston Barnes IV, Plan Consultant

Year of Birth: 1967

Education: Drury College 1991 B.S Political Science

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 02/2006 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 02/2006 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, William Preston Barnes IV has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

William Preston Barnes IV is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through William Preston Barnes IV.

Item 5 - Additional Compensation

In the course of business William Preston Barnes IV does not receive economic benefit from non clients for providing advisory services. William Preston Barnes IV may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

William Preston Barnes IV is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information: PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Jennifer Brooks, Investment Adviser Representative

Year of Birth: 1970

Education: Seattle University, School of Law, Washington, 1996

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates:	2014 to Present
Firm Name:	NFP Retirement Inc.
Type of Business:	Investment Advisor
Job Title & Duties:	Investment Advisory Representative

Employment Dates:	2014 to Present
Firm Name:	NFP Advisory Services LLC
Type of Business:	Broker Dealer and Investment Advisor
Job Title & Duties:	Registered Representative

Employment Dates:	02/2008 to 11/2014
Firm Name:	Trucker Huss.
Type of Business:	Law Firm
Job Title & Duties:	Attorney

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jennifer Brooks has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jennifer Brooks is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Jennifer Brooks.

Item 5 - Additional Compensation

In the course of business Jennifer Brooks does not receive economic benefit from non clients for providing advisory services. Jennifer Brooks may receive compensation in connection with her registration as a registered representative with NFP Advisory Services LLC .

Item 6 – Supervision

Jennifer Brooks is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254
EMAIL joels@40lkadvisors.com

Charles Catagnus, Investment Adviser Representative

Year of Birth: 1956

Education: Montgomery County Community College, Associate Degree, Accounting, 1976.
Temple University, Bachelor of Business Administration Degree; Major: Marketing, 1979

Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 01/2013 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 08/2014 to Present
Firm Name: NFP Advisor Services, LLC.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 12/2006 to 12/2012
Firm Name: Lincoln Financial Advisors
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Regional Director/Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Charles Catagnus not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Charles Catagnus is a registered representative with NFP Advisor Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Charles Catagnus.

Item 5 - Additional Compensation

In the course of business Charles Catagnus does not receive economic benefit from non clients for providing advisory services. Charles Catagnus may receive compensation in connection with his registration as a registered representative with NFP Advisor Services LLC.

Item 6 - Supervision

Charles Catagnus is supervised by Joel Shapiro. Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254.

EMAIL joels@401kadvisors.com

Jonathan Coombs, Investment Adviser Representative

Year of Birth: 1983

Education: The Juilliard School, New York, NY 2008

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 11/2014 to Present
Firm Name: NFP Retirement Inc.
Type of Business: Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 11/2014 to Present
Firm Name: NFP Advisor Services, LLC.
Type of Business: Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 06/2013 to 08/2013
Firm Name: Stecher and Horowitz Foundation
Type of Business: Director of Operations
Job Title & Duties:

Employment Dates: 05/2011 to 06/2013
Firm Name: Stecher and Horowitz Foundation
Type of Business: Director of Web Design and Development
Job Title & Duties:

Employment Dates: 08/2010 to 05/2011
Firm Name: Stecher and Horowitz Foundation
Type of Business: Assistant to Executive Directors
Job Title & Duties:

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jonathan Coombs has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jonathan Coombs is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Jonathan Coombs.

Item 5 - Additional Compensation

In the course of business Jonathan Coombs does not receive economic benefit from non clients for providing advisory services. Jonathan Coombs may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Jonathan Coombs is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joels@401kadvisors.com

Nicholas D. Della Vedova, President

Year of Birth: 1972

Education: Truman State University; B.S. Finance (1994)

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 04/2004 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 12/2004 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Nicholas D. Della Vedova has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Nicholas D. DellaVedova is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities through Nicholas D. Della Vedova.

Nicholas D. Della Vedova is a principal of an affiliated firm flexPATH Strategies LLC which provides investment advice by allocating assets to other third-party investment advisers and managers and the selection, termination, monitoring and review of such advisers and managers as a sub-adviser to pooled investment vehicles. flexPATH provides its third party management services to NFP Retirement and other clients.

Item 5 - Additional Compensation

In the course of business Nicholas D. Della Vedova does not receive economic benefit from non clients for providing advisory services. Nicholas D. Della Vedova may receive compensation in connection with

his registration as a registered representative and/or investment adviser representative with NFP Advisory Services LLC.

Item 6 - Supervision

Nicholas D. Della Vedova is supervised by Vincent J. Giovinazzo, Chief Executive Officer.

Vincent J. Giovinazzo's contact information:

PHONE 949.460.9898 x 250

EMAIL vinceg@401kadvisors.com

Marcel J. Dupré, Investment Adviser Representative

Year of Birth: 1967

Education: Loyola University New Orleans, LA 1994 graduate – J.D. (law degree)
Loyola University New Orleans, LA 1994 graduate – M.B.A.
University of Southern Miss Hattiesburg, MS 1991 graduate – B.S.B.A. Economics

Professional Designation(s): None

Employment for the Past Five Years:

Employment Dates: 10/2014 to Present
Firm Name: NFP Retirement (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 08/2013 to Present
Firm Name: Billeaud Capital Management Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Adviser Representative

Employment Dates: 09/2010 to 08/2013
Firm Name: Thirty North Investments LLC
Type of Business: Investment Advisor
Job Title & Duties: Investment Adviser Representative

Employment Dates: 09/1999 to 09/2010
Firm Name: Wealth Planners LLC
Type of Business: Investment Advisor
Job Title & Duties: Managing Director

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Marcel J. Dupré has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Marcel J. Dupré is a investment advisor representative of Billeaud Capital Management Inc. A potential conflict of interest exists in that he may receive investment advisory fees. Clients are under no obligation to advisory services or advisory services through Marcel J. Dupré.

Item 5 - Additional Compensation

Marcel J. Dupré does provide advisory services and may receive compensation in connection with his registration as an investment adviser representative with Billeaud Capital Management Inc.

Item 6 - Supervision

Marcel J. Dupré is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joel.shapiro@nfp.com

Jeffrey Elvander, Chief Investment Officer

Year of Birth: 1969

Education: MBA, Pepperdine University; 2001
B.A. Business Economics, UCSB ,1993

Professional Designation(s): Chartered Financial Analyst (CFA)

CFA - Chartered Financial Analyst	
Designation	Chartered Financial Analyst
Designation Status	Currently offered and recognized by the issuing organization
Acronym	CFA
Issuing Organization	CFA Institute
Prerequisites/Experience Required	Candidate must meet one of the following requirements: Undergraduate degree and four years of professional experience involving investment decision-making, or Four years qualified work experience (full time, but not necessarily investment related)
Educational Requirements	Self-study program (250 hours of study for each of the three levels)
Examination Type	Three course exams
Continuing Education/Experience Requirements	None

Employment for the Past Five Years:

Employment Dates: 07/2006 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 12/2004 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jeffrey Elvander has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jeffrey Elvander is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Jeffrey Elvander.

Jeffrey Elvander is a principal of an affiliated firm flexPATH Strategies LLC which provides investment advice by allocating assets to other third-party investment advisers and managers and the selection, termination, monitoring and review of such advisers and managers as a sub-adviser to pooled investment vehicles. flexPATH provides its third party management services to NFP Retirement and other clients.

Item 5 - Additional Compensation

In the course of business Jeffrey Elvander does not receive economic benefit from non clients for providing advisory services. Jeffrey Elvander may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Jeffrey Elvander is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joel.shapiro@nfp.com

Michael John Enriquez, Investment Adviser Representative

Year of Birth: 1970

Education: St. Anselm College, Manchester, NH, B.A 1992

Employment for the Past Five Years:

Employment Dates: March 2015 to Present
Firm Name: NFP Retirement Inc.
Type of Business: Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: March 2015 to Present
Firm Name: NFP Advisory Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 11/2012 to 1/2015
Firm Name: LPL Financial LLC
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 05/2011 to 10/2012
Firm Name: JHFN SII
Type of Business: Financial Institution
Job Title & Duties: Registered Representative

Employment Dates: 10/2010 to 05/2011
Firm Name: Unemployed
Type of Business:
Job Title & Duties:

Employment Dates: 12//2009 to 09/2010
Firm Name: The Angel Pension Group
Type of Business: Financial Institution
Job Title & Duties: New Business Consultant

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael Enriquez has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael Enriquez is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Michael Enriquez.

Item 5 - Additional Compensation

In the course of business Michael Enriquez does not receive economic benefit from non clients for providing advisory services. Michael Enriquez may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Michael Enriquez is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joels@401kadvisors.com

Stephen Evans, Investment Adviser Representative

Year of Birth: 1984

Education: University of Alabama, Business, still attending

Professional Designation(s): AIF

AIF - Accredited Investment Fiduciary	
Designation	Accredited Investment Fiduciary
Designation Status	Currently offered and recognized by the issuing organization
Acronym	AIF
Issuing Organization	Center for Fiduciary Studies
Prerequisites/Experience Required	None
Educational Requirements	Candidate must complete one of the following: Web-based program Capstone program
Examination Type	Final certification exam, closed book
Continuing Education/Experience Requirements	6 hours per year

Employment for the Past Five Years:

Employment Dates: 04/2013 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 03/2009 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 09/2004 to 02/2009
Firm Name: Capsouth Partners
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Stephen Evans has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Stephen Evans is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Stephen Evans.

Item 5 - Additional Compensation

In the course of business Stephen Evans does not receive economic benefit from non clients for providing advisory services. Stephen Evans may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 – Supervision

Stephen Evans is supervised by Joel Shapiro, Senior Vice President ERISA Compliance. Joel Shapiro's contact information:
PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Michael E. Falcone, Vice President, Eastern Region

Year of Birth: 1956

Education: BS Mathematics, Drexel University, Philadelphia, PA 1979

Professional Designation(s): ChFC, CLU

ChFC - Chartered Financial Consultant	
Designation	Chartered Financial Consultant
Designation Status	Currently offered and recognized by the issuing organization
Acronym	ChFC
Issuing Organization	The American College
Prerequisites/Experience Required	Three years of full-time business experience within the five years preceding the awarding of the designation
Educational Requirements	Six core and two elective courses
Examination Type	Final proctored exam for each course
Continuing Education/Experience Requirements	30 CE credits every two years

CLU - Chartered Life Underwriter	
Designation	Chartered Life Underwriter
Designation Status	Currently offered and recognized by the issuing organization
Acronym	CLU
Issuing Organization	The American College
Prerequisites/Experience Required	Three years of full-time business experience within the five years preceding the awarding of the designation
Educational Requirements	Five core and three elective courses
Examination Type	Final proctored exam for each course
Continuing Education/Experience Requirements	30 hours every two years

Employment for the Past Five Years:

Employment Dates: 01/2007 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 01/2007 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael E. Falcone has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael E. Falcone is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Michael E. Falcone.

Item 5 - Additional Compensation

In the course of business Michael E. Falcone does not receive economic benefit from non clients for providing advisory services. Michael E. Falcone may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Michael E. Falcone is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information: PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Richard Fellows, Investment Adviser Representative

Year of Birth: 1950

Education: Georgetown Law 1987
University of Minnesota, BA, History 1974

Professional Designation(s): JD, LLM

Employment for the Past Five Years:

Employment Dates: 02/2013 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 01/2012 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Richard Fellows has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Richard Fellows is a registered representative and/or investment adviser representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Richard Fellows.

Item 5 - Additional Compensation

In the course of business Richard Fellows does not receive economic benefit from non clients for providing advisory services. Richard Fellows may receive compensation in connection with his registration as a registered representative and/or investment adviser representative with NFP Advisory Services LLC

Item 6 – Supervision

Richard Fellows is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information: PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Allison Flink, Investment Adviser Representative

Year of Birth: 1967

Education: Adelphi University, BA in Anthropology and Accounting, Garden City NY

Designation(s): AIF

Employment for the Past Five Years:

Employment Dates: 08/2014 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisor Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 06/2012 to 08/2014
Firm Name: 401(k) Concierge
Type of Business: Investment Advisor
Job Title & Duties: Managing Member and Chief Compliance Officer

Employment Dates: 09/2013 – 08/2014
Firm Name: WFG Investments Inc.
Type of Business: Broker Dealer
Job Title & Duties: Insurance Agent and Registered Representative

Employment Dates: 10/2010– 09/2013
Firm Name: NFP Securities, Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative and Investment Advisor Representative

Employment Dates: 11/2009 – 10/2010
Firm Name: NRP Financial, Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative and Investment Advisor Representative

Employment Dates: 10/2008 – 11/2009
Firm Name: LPL Financial
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative and Investment Advisor Representative

Employment Dates: 06/2004 – 10/2008
Firm Name: ING Financial Advisers, LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative and Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Allison Flink has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Allison Flink is a registered representative and/or investment adviser representative with NFP Advisor Services, LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions with advisory fees. Clients are under no obligation to purchase securities or advisory services through Allison Flink.

Item 5 - Additional Compensation

In the course of business Allison Flink does not receive economic benefit from non clients for providing advisory services. Allison Flink may receive compensation in connection with her registration as a registered representative and/or an investment adviser representative with NFP Advisor Services LLC.

Item 6 - Supervision

Allison Flink is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joel.shapiro@nfp.com

Kellen Foley, Investment Adviser Representative

Year of Birth: 1990

Education: Boston College, Bachelor of Arts, Economics, 2012

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 09/2012 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 09/1995 – 2012
Firm Name: Student
Type of Business: Student
Job Title & Duties: Student

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Kellen Foley has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Kellen Foley is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Kellen Foley.

In addition to his responsibilities at NFP Retirement Inc., Kellen Foley is a Investment Adviser Representative of an affiliated firm flexPATH Strategies LLC which provides investment advice by allocating assets to other third-party investment advisers and managers and the selection, termination, monitoring and review of such advisers and managers as a sub-adviser to pooled investment vehicles. flexPATH provides its third party management services to NFP Retirement and other clients.

Item 5 - Additional Compensation

Kellen Foley may receive compensation in connection with his registration as a registered representative and/or investment adviser representative with NFP Advisory Services LLC. Kellen Foley's compensation is derived from flexPATH Strategies LLC.

Item 6 – Supervision

Kellen Foley is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joel.shapiro@nfp.com

Matthew Giovinazzo, Investment Adviser Representative

Year of Birth: 1990

Education: University California – Los Angeles 2013

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 08/2014 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 09/2013 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 09/2009 to 06/2013
Firm Name: University California – Los Angeles
Type of Business: College
Job Title & Duties: Student

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Matthew Giovinazzo has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Matthew Giovinazzo is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Matthew Giovinazzo.

In addition to his responsibilities at NFP Retirement Inc., Matthew Giovinazzo is a Investment Adviser Representative of an affiliated firm flexPATH Strategies LLC which provides investment advice by allocating assets to other third-party investment advisers and managers and the selection, termination, monitoring and review of such advisers and managers as a sub-adviser to pooled investment vehicles. flexPATH provides its third party management services to NFP Retirement and other clients.

Item 5 - Additional Compensation

Matthew Giovinazzo may receive compensation in connection with his registration as a registered representative and/or investment adviser representative with NFP Advisory Services LLC. Matthew Giovinazzo's compensation is derived from flexPATH Strategies LLC.

Item 6 – Supervision

Matthew Giovinazzo is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Vincent J. Giovinazzo, Chief Executive Officer

Year of Birth: 1959

Education: U.C.L.A. Los Angeles, CA ; Undeclared (1978-1980)
California State Northridge; B.A. Philosophy (1980-1983)

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 07/2006 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 12/2004 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Vincent J. Giovinazzo has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Vincent J. Giovinazzo is a registered representative and an investment adviser representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Vincent J. Giovinazzo.

Vincent J. Giovinazzo is a principal of an affiliated firm flexPATH Strategies LLC which provides investment advice by allocating assets to other third-party investment advisers and managers and the selection, termination, monitoring and review of such advisers and managers as a sub-adviser to pooled investment vehicles. flexPATH provides its third party management services to NFP Retirement and other clients.

Item 5 - Additional Compensation

Vincent J. Giovinazzo may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Vincent J. Giovinazzo is supervised by Nicholas D. Della Vedova, President.

Nicholas D. Della Vedova's contact information:

PHONE 949.460.9898 x 246

EMAIL nickd@401kadvisors.com

Susann Haas, Senior Plan Consultant

Year of Birth: 1968

Education: High school graduate; College level studies 1986

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 04/2002 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 7/2014 to Present
Firm Name: NFP Advisory Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 12/2004 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Susann Haas has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Susann Haas is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Susann Haas.

Item 5 - Additional Compensation

In the course of business Susann Haas does not receive economic benefit from non clients for providing advisory services. Susann Haas may receive compensation in connection with her registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Susann Haas is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information: PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

David Heroux, Investment Adviser Representative

Year of Birth: 1959

Education: University of Colorado, Boulder CO, Bachelor of Science, 1981

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 05/2015 to Present
Firm Name: NFP Retirement Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 05/2015 to Present
Firm Name: NFP Advisor Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 03/2009 to 05/2015
Firm Name: Campbells Admin
Type of Business: Administrative Services
Job Title & Duties: President/Owner

Employment Dates: 09/2003 to 05/2012
Firm Name: 401 Plans
Type of Business: Financial Institution
Job Title & Duties: Vice President/Owner

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, David Heroux has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

David Heroux is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through David Heroux.

Item 5 - Additional Compensation

In the course of business David Heroux does not receive economic benefit from non clients for providing advisory services. David Heroux may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

David Heroux is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joels@401kadvisors.com

Emily Hing, Plan Consultant

Year of Birth: 1986

Education: San Diego State University with BA in Finance, 2008

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 05/2011 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 05/2011 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 07/2008 to 04/2011
Firm Name: Vanguard
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Emily Hing has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Emily Hing is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Emily Hing.

Item 5 - Additional Compensation

In the course of business Emily Hing does not receive economic benefit from non clients for providing advisory services. Emily Hing may receive compensation in connection with her registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Emily Hing is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Natalie Holton, Investment Adviser Representative

Year of Birth: 1987

Education: University of California, Merced, CA 2011

Employment for the Past Five Years:

Employment Dates: 10/2011 to Present
Firm Name: NFP Retirement Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 01/2015 to Present
Firm Name: NFP Advisory Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 09/2007 to 10/2011
Firm Name: Robbins Brothers
Type of Business: Office Assistant
Job Title & Duties:

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Natalie Holton has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Natalie Holton is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Natalie Holton.

Item 5 - Additional Compensation

In the course of business Nathalie Holton does not receive economic benefit from non clients for providing advisory services. Natalie Holton may receive compensation in connection with her registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Natalie Holton is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information: PHONE 949.460.9898 x 254
EMAIL joels@401kadvisors.com

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Alex B. Kahn, Investment Adviser Representative

Year of Birth: 1992

Education: The University of Pennsylvania

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates:	June 2014 to Present
Firm Name:	NFP Retirement Inc.
Type of Business:	Investment Advisor
Job Title & Duties:	Investment Advisor Representative

Employment Dates:	June 2014 to Present
Firm Name:	NFP Advisory Services, LLC.
Type of Business:	Broker Dealer
Job Title & Duties:	Registered Representative

Employment Dates:	Student from 2006 to 2014
Firm Name:	

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Alex Kahn has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Alex Kahn is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Alex Kahn.

In addition to his responsibilities at NFP Retirement Inc., Alex Kahn is a Investment Adviser Representative of an affiliated firm flexPATH Strategies LLC which provides investment advice by allocating assets to other third-party investment advisers and managers and the selection, termination, monitoring and review of such advisers and managers as a sub-adviser to pooled investment vehicles. flexPATH provides its third party management services to NFP Retirement and other clients.

Item 5 - Additional Compensation

Alex Kahn may receive compensation in connection with his registration as a registered representative and/or investment adviser representative with NFP Advisory Services LLC. Alex Kahn's compensation is derived from flexPATH Strategies LLC.

Item 6 - Supervision

Alex Kahn is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joels@401kadvisors.com

Daniel Kallus, Investment Adviser Representative

Year of Birth: 1970

Education: University of Houston, College of Business Administration
M.B.A., June 1997, Finance
University of Houston, College of Business Administration
B.B.A., May 1993, Finance, Summa Cum Laude

Designation(s): Chartered Financial Analyst (CFA)
Chartered Investment Counselor (CIC)

Employment for the Past Five Years:

Employment Dates: 06/2014 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 03/1997 – 06/2014
Firm Name: Garcia Hamilton & Assoc.
Type of Business: Investment Advisor
Job Title & Duties: Portfolio Manager

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Daniel Kallus has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Daniel Kallus is not currently involved in any outside business activities.

Item 5 - Additional Compensation

In the course of business Daniel Kallus does not receive economic benefit from non clients for providing advisory services.

Item 6 - Supervision

Daniel Kallus is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information: PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Geoffrey Keeling, Investment Adviser Representative

Year of Birth: 1971

Education: University of Texas, BBA

Professional Designation(s): Chartered Financial Analyst

CFA - Chartered Financial Analyst	
Designation	Chartered Financial Analyst
Designation Status	Currently offered and recognized by the issuing organization
Acronym	CFA
Issuing Organization	CFA Institute
Prerequisites/Experience Required	Candidate must meet one of the following requirements: Undergraduate degree and four years of professional experience involving investment decision-making, or Four years qualified work experience (full time, but not necessarily investment related)
Educational Requirements	Self-study program (250 hours of study for each of the three levels)
Examination Type	Three course exams
Continuing Education/Experience Requirements	None

Employment for the Past Five Years:

Employment Dates: 11/2014 to Present
Firm Name: NFP Retirement, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 11/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 07/1012 to 01/2014
Firm Name: Econserve, LLC
Type of Business: Water Conservation Company
Job Title & Duties: Independent Contractor

Employment Dates: 06/2010 to 12/2012

Vincent Learned, Investment Adviser Representative

Year of Birth: 1977

Education: University of Hawaii, BBA 1999, University of Hawaii, Honolulu, MBA 2003

Professional Designation(s): CFA, CFP

Employment for the Past Five Years:

Employment Dates: 12/2014 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Plan Consultant

Employment Dates: 12/2014 to Present
Firm Name: NFP Advisory Services LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 11/2013 to 12/2014
Firm Name: Unionbanc Investment Services
Type of Business:
Job Title & Duties: Sr. Financial Advisor

Employment Dates: 11/2012 to 11/2013
Firm Name: Central Pacific Bank
Type of Business:
Job Title & Duties: Vice President

Employment Dates: 02/2011 to 11/2012
Firm Name: Wells Fargo Advisors
Type of Business:
Job Title & Duties: Financial Advisor

Employment Dates: 06/2012 to 01/2011
Firm Name: Bancwest Investment Services
Type of Business:
Job Title & Duties: VP, Wealth Advisor

Employment Dates: 01/2010 to 06/2010
Firm Name: Merrill Lynch
Type of Business:
Job Title & Duties: Financial Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Vincent Learned has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Vincent Learned is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Vincent Learned.

Item 5 - Additional Compensation

In the course of business Vincent Learned does not receive economic benefit from non clients for providing advisory services. Vincent Learned may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Vincent Learned is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joels@401kadvisors.com

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John L. Livingston, Senior Plan Consultant

Year of Birth: 1961

Education: B.S.B.A. – Marketing; University of Missouri-Columbia, 1983

Professional Designation(s): CIMA, CFP®, CEBS

CIMA - Certified Investment Management Analyst	
Designation	Certified Investment Management Analyst
Designation Status	Currently offered and recognized by the issuing organization
Acronym	CIMA
Issuing Organization	<u>Investment Management Consultants Association</u>
Prerequisites/Experience Required	<p>Candidate must meet <u>all</u> of the following requirements:</p> <p>Three years of verifiable financial services experience;</p> <p>Must answer "no" to all disclosure questions on Form U-4 that cover criminal and regulatory violations, civil judicial actions and customer complaints or else satisfactorily justify a "yes" answer</p>
Educational Requirements	<p>Candidate must complete the following:</p> <p><u>Self study education (approximately five months)</u></p> <p>One-week classroom education program provided by an AACSB accredited university business school</p>
Examination Type	On-line qualification examination after self study and an on-line comprehensive certification examination after meeting all requirements of a registered classroom education program.
Continuing Education/Experience Requirements	40 hours every two years

CFP - Certified Financial Planner	
Designation	Certified Financial Planner
Designation Status	Currently offered and recognized by the issuing organization
Acronym	CFP
Issuing Organization	<u>Certified Financial Planner Board of Standards, Inc.</u>
Prerequisites/Experience Required	Candidate must meet the following requirements: A bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience
Educational Requirements	Candidate must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, CLU, CFA, Ph.D. in business or economics, Doctor of Business Administration, Attorney's License
Examination Type	CFP Certification Examination
Continuing Education/Experience Requirements	30 hours every two years

CEBS - Certified Employee Benefit Specialist	
Designation	Certified Employee Benefit Specialist
Designation Status	Currently offered and recognized by the issuing organization
Acronym	CEBS
Issuing Organization	<u>International Foundation of Employee Benefit Plans and Wharton School of the University of Pennsylvania</u>
Prerequisites/Experience Required	None
Educational Requirements	Six required courses and two electives from CEBS curriculum
Examination Type	Computer-based test for each course
Continuing Education/Experience Requirements	None

Employment for the Past Five Years:

Employment Dates: 10/2009 to Present
 Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
 Type of Business: Investment Advisor
 Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
 Firm Name: NFP Advisory Services LLC
 Type of Business: Broker Dealer and Investment Advisor
 Job Title & Duties: Registered Representative

Employment Dates: 04/2006 to 07/2009
Firm Name: Mercer Outsourcing
Type of Business: Service Provider
Job Title & Duties: Business Development Leader

As it relates to past, current or prospective clients, John L. Livingston has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

John L. Livingston is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through John L. Livingston.

In the course of business John L. Livingston does not receive economic benefit from non clients for providing advisory services. John L. Livingston may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Joel Shapiro's contact information:

PHONE	949.460.9898 x 254
EMAIL	joel.shapiro@nfp.com

Lily Matias, Investment Adviser Representative

Year of Birth: 1965

Education: Columbia University/ Barnard College B.A. Economics 1989

Employment for the Past Five Years:

Employment Dates: 12/2014 to Present
Firm Name: NFP Retirement, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 12/2014 to Present
Firm Name: NFP Advisory Services, LLC.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 01/2013 to 10/2014
Firm Name: PFM Asset Management, Inc.
Type of Business:
Job Title & Duties: Senior Managing Consultant

Employment Dates: 06/1992 to 06/2012
Firm Name: American Funds/Capital Group CO'S.
Type of Business: Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Lily Matias has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Lily Matias is a registered representative and an investment adviser representative with NFP Advisory Services LLC. A potential conflict of interest exists in that she/he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Lily Matias.

Item 5 - Additional Compensation

Lily Matias may receive compensation in connection with her/his registration as a registered representative and/or investment adviser representative with NFP Advisory Services, LLC.

Item 6 - Supervision

Lily Matias is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joel.shapiro@nfp.com

Michael T. McGuire, Director - Business Development

Year of Birth: 1964

Education: Iowa State University –Bachelor of Business Administration – Marketing, 1986

Professional Designation(s): FLMI

FLMI - Fellow, Life Management Institute	
Designation	Fellow, Life Management Institute
Designation Status	Currently offered and recognized by the issuing organization
Acronym	FLMI
Issuing Organization	LOMA
Prerequisites/Experience Required	None
Educational Requirements	Completion of 10 LOMA courses
Examination Type	Final examinations in eight of the 10 courses (proctored)
Continuing Education/Experience Requirements	None

Employment for the Past Five Years:

Employment Dates: 10/2003 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 10/2004 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael T. McGuire has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael T. McGuire is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Michael T. McGuire.

Item 5 - Additional Compensation

In the course of business Michael T. McGuire does not receive economic benefit from non clients for providing advisory services. Michael T. McGuire may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Michael T. McGuire is supervised by Joel Shapiro Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joel.shapiro@nfp.com

Elizabeth Mikkelson, Investment Adviser Representative

Year of Birth: 1961

Education: University of California, Santa Barbara, CA 93105

Employment for the Past Five Years:

Employment Dates: March 2015 to Present
Firm Name: NFP Retirement Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: March 2015 to Present
Firm Name: NFP Advisory Services, LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 03/2013 to 03/2015
Firm Name: Meridian Retirement Plan Advisor
Type of Business: Financial Institution
Job Title & Duties: Director, Client Services

Employment Dates: 01/2008 to 03/2013
Firm Name: Hub International
Type of Business:
Job Title & Duties: Senior Plan Consultant

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Elizabeth Mikkelson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Elizabeth Mikkelson is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Elizabeth Mikkelson .

Item 5 - Additional Compensation

In the course of business Elizabeth Mikkelsen does not receive economic benefit from non clients for providing advisory services. Elizabeth Mikkelsen may receive compensation in connection with her registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Elizabeth Mikkelsen is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joels@401kadvisors.com

Brennan Moore, Investment Adviser Representative

Year of Birth: 1985

Education: Colby College, Waterville, ME 2007

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 03/2015 to Present
Firm Name: NFP Retirement Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2015 to Present
Firm Name: NFP Advisor Services, LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 08/2007 to 03/2015
Firm Name: Guardian Investor Services, LLC
Type of Business: Financial Institution
Job Title & Duties: Regional Sales Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Brennan Moore has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Brennan Moore is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Brennan Moore.

Item 5 - Additional Compensation

In the course of business Brennan Moore does not receive economic benefit from non clients for providing advisory services. Brennan Moore may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Brennan Moore is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information: PHONE 949.460.9898 x 254
EMAIL joels@401kadvisors.com

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John Nelson, Investment Adviser Representative

Year of Birth: 1955

Education: Loyola Law School, Los Angeles, J.D. 1980

Employment for the Past Five Years:

Employment Dates: 03/2015 to Present
Firm Name: NFP Retirement Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 03/2015 to Present
Firm Name: NFP Advisory Services LLC.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 08/2013 to 03/2015
Firm Name: Independent Financial Partners.
Type of Business: Broker Dealer/Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 12/1996 to Present
Firm Name: Law Offices of John R. Nelson.
Type of Business: Law Office
Job Title & Duties: Owner & Sole Proprietor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, John Nelson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

John Nelson is a registered representative and an investment adviser representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through John Nelson.

Item 5 - Additional Compensation

In the course of business John Nelson does not receive economic benefit from non clients for providing advisory services. John Nelson may receive compensation in connection with his

registration as a registered representative and/or investment adviser representative with NFP Advisory Services LLC.

Item 6 - Supervision

John Nelson is supervised by Nicholas D. Della Vedova, President.

Nicholas D. Della Vedova's contact information:

PHONE 949.460.9898 x 246

EMAIL nickd@401kadvisors.com

Michael Nesheim, Investment Adviser Representative

Year of Birth: 1970

Education: The Masters College, Santa Clarita CA
B.A. Business Management - 1992
M.A. Biblical Counseling - 2010

Employment for the Past Five Years:

Employment Dates: 01/2015 to Present
Firm Name: NFP Retirement, Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 06/1998 to Present
Firm Name: Michael T. Rezinis Insurance Services, Inc.
Type of Business: Insurance Services
Job Title & Duties: Partner

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Michael Nesheim has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Michael Nesheim is not currently involved in any outside business activities.

Item 5 - Additional Compensation

In the course of business Michael Nesheim does not receive economic benefit from non-clients for providing advisory services.

Item 6 - Supervision

Michael Nesheim is supervised by Nicholas D. Della Vedova, President.

Nicholas D. Della Vedova's contact information: PHONE 949.460.9898 x 246
EMAIL nickd@401kadvisors.com

Kyle Olson, Investment Adviser Representative

Year of Birth: 1987

Education: Fullerton College, 2008
University of Pennsylvania/Wharton, Bachelors of Arts Economics 2010

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 02/2011 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 06/2011 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Kyle Olson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Kyle Olson is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Kyle Olson.

Item 5 - Additional Compensation

In the course of business Kyle Olson does not receive economic benefit from non clients for providing advisory services. Kyle Olson may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Kyle Olson is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.
Joel Shapiro's contact information: PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Paul Powell, Investment Adviser Representative

Year of Birth: 1971

Education: Troy University, BS – Accounting/Business Admin, 1990 - 1994

Professional Designation(s): AIF, PRP, PPC

AIF - Accredited Investment Fiduciary	
Designation	Accredited Investment Fiduciary
Designation Status	Currently offered and recognized by the issuing organization
Acronym	AIF
Issuing Organization	Center for Fiduciary Studies
Prerequisites/Experience Required	None
Educational Requirements	Candidate must complete one of the following: Web-based program Capstone program
Examination Type	Final certification exam, closed book
Continuing Education/Experience Requirements	6 hours per year

PRP – PLANSPONSOR Retirement Professional	
Designation	PLANSPONSOR Retirement Professional
Designation Status	Currently offered and recognized by the issuing organization
Acronym	PRP
Issuing Organization	PLANSPONSOR Institute
Prerequisites/Experience Required	Five years of direct retirement industry sales, service and / or support experience. In addition, each PRP candidate must also submit a letter of recommendation that attests to his or her qualifications
Educational Requirements	Completion of online coursework and two-day onsite seminar and attendance at a multi-day instructor-lead training session
Examination Type	Proctored exam

PPC – Professional Plan Consultant	
Designation	Professional Plan Consultant
Designation Status	Currently offered and recognized by the issuing organization
Acronym	PPC
Issuing Organization	Financial Service Standards, LLC
Prerequisites/Experience Required	Three years of direct financial plan industry sales, service, and / or support experience
Educational Requirements	16 hour 401(k) Service Training Program
Examination Type	Final certification exam (50 question, multiple choice, closed book exam)

Employment for the Past Five Years:

Employment Dates: 01/2015 to Present
Firm Name: NFP Retirement Inc.
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 01/2008 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 09/2006 to 12/2007
Firm Name: Horizon Resources.
Type of Business: Independent Investment Advisory Firm
Job Title & Duties: Owner

Items 3 & 7 - Disciplinary Information

This supervised person has a disciplinary history, the details of which can be found on FINRA's BrokerCheck system. BrokerCheck is a free tool to help investors research the professional backgrounds of current and former FINRA-registered brokers. Through BrokerCheck, investors can search for brokers and obtain online delivery of a background report. To access FINRA's BrokerCheck system go to www.finra.org/brokercheck.

Item 4 - Other Business Activities

Paul Powell is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive

investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Paul Powell.

Owner and President of Southeastern Logistics, LLC – Started December 2010 – Family Structured

Item 5 - Additional Compensation

In the course of business Paul Powell does not receive economic benefit from non clients for providing advisory services. Paul Powell may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

No additional compensation is currently being received in regards to the trucking company listed above.

Item 6 – Supervision

Paul Powell is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Kimberly Dawn Pruitt, Investment Adviser Representative

Year of Birth: 1982

Education: University of Phoenix, Business Management 2006

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 07/2015 to Present
Firm Name: NFP Retirement
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 06/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 03/2009 to 06/2014
Firm Name: Monolith Retirement.
Type of Business: Financial Institution
Job Title & Duties: Financial Advisor

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Kimberly Pruitt has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Kimberly Pruitt is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Kimberly Pruitt.

Item 5 - Additional Compensation

In the course of business Kimberly Pruitt does not receive economic benefit from non clients for providing advisory services. Kimberly Pruitt may receive compensation in connection with her registration as a registered representative with NFP Advisory Services LLC .

Item 6 – Supervision

Kimberly Pruitt is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information: PHONE 949.460.9898 x 254
EMAIL joels@401kadvisors.com

N. David Rinehart, Plan Consultant

Year of Birth: 1972

Education: MSF Loyola College of Maryland, Masters of Science in Finance, 2001
BS Indiana University of Pennsylvania, Finance, 1994

Professional Designation(s): CFA Charter holder

CFA - Chartered Financial Analyst	
Designation	Chartered Financial Analyst
Designation Status	Currently offered and recognized by the issuing organization
Acronym	CFA
Issuing Organization	CFA Institute
Prerequisites/Experience Required	Candidate must meet one of the following requirements: Undergraduate degree and four years of professional experience involving investment decision-making, or Four years qualified work experience (full time, but not necessarily investment related)
Educational Requirements	Self-study program (250 hours of study for each of the three levels)
Examination Type	Three course exams
Continuing Education/Experience Requirements	None

Employment for the Past Five Years:

Employment Dates: 01/2011 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 09/2011 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 06/2007 – 08/2010
Firm Name: FMA Advisory
Type of Business: Investment Adviser

Job Title & Duties: Investment Adviser Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, N. David Rinehart has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

N. David Rinehart is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through N. David Rinehart.

Item 5 - Additional Compensation

In the course of business N. David Rinehart does not receive economic benefit from non clients for providing advisory services. N. David Rinehart may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

N. David Rinehart is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joel.shapiro@nfp.com

Stuart Scholten, Investment Adviser Representative

Year of Birth: 1990

Education: Thomas Edison State College, BS Business Administration and Management, General - 2012

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 09/2012 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 09/2012 to Present
Firm Name: NFP Advisory Services, LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 06/2010 – 09/2012
Firm Name: Marriott Hotels
Type of Business: Leisure Industry
Job Title & Duties: Front Desk Agent

Employment Dates: 09/1995 – 06/2012
Firm Name: Student
Type of Business: Student
Job Title & Duties: Student

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Stuart Scholten has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Stuart Scholten is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Stuart Scholten.

Item 5 - Additional Compensation

In the course of business Stuart Scholten does not receive economic benefit from non clients for providing advisory services. Stuart Scholten may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 – Supervision

Stuart Scholten is supervised by Joel Shapiro, Senior Vice President ERISA Compliance. Joel Shapiro's contact information: PHONE 949.460.9898 x 254
 EMAIL joels@401kadvisors.com

Phillip Senderowitz, Investment Adviser Representative

Year of Birth: 1969

Education: Penn State University, BS Finance 1991
Crummer Graduate School of Business, MBA 1998

Professional Designation(s): CFA, CFP

CFA - Chartered Financial Analyst	
Designation	Chartered Financial Analyst
Designation Status	Currently offered and recognized by the issuing organization
Acronym	CFA
Issuing Organization	CFA Institute
Prerequisites/Experience Required	Candidate must meet one of the following requirements: Undergraduate degree and four years of professional experience involving investment decision-making, or Four years qualified work experience (full time, but not necessarily investment related)
Educational Requirements	Self-study program (250 hours of study for each of the three levels)
Examination Type	Three course exams
Continuing Education/Experience Requirements	None

CFP - Certified Financial Planner	
Designation	Certified Financial Planner
Designation Status	Currently offered and recognized by the issuing organization
Acronym	CFP
Issuing Organization	<u>Certified Financial Planner Board of Standards, Inc.</u>
Prerequisites/Experience Required	Candidate must meet the following requirements: A bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience
Educational Requirements	Candidate must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, CLU, CFA, Ph.D. in business or economics, Doctor of Business Administration, Attorney's License
Examination Type	CFP Certification Examination
Continuing Education/Experience Requirements	30 hours every two years

Employment for the Past Five Years:

Employment Dates: 04/2013 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 12/2009 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 01/2008 – 11/2009
Firm Name: Chepenik Financial
Type of Business: Investment Advisor
Job Title & Duties: Chief Investment Officer

Items 3 & 7 - Disciplinary Information

Phillip Senderowitz as a joint registered representative December 2005 was subject of a client complaint regarding a variable annuity which was ultimately settled with the client by the firm. Mr. Senderowitz did not pay any portion of the settlement. Upon settlement of the case a subsequent broker dealer relieved Mr. Senderowitz of his position due to the disclosure item related to the 2005 complaint. In August of 2005 Mr. Senderowitz was determined to have violated internal policy of the firm regarding the sale of mutual funds. Matter is under dispute and has not been resolved. Other than the aforementioned items, Mr. Senderowitz has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Phillip Senderowitz is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Phillip Senderowitz.

Phillip Senderowitz is a volunteer on the Board of Directors of the Jewish Federation of Greater Orlando, the Tampa Orlando Pinellas Jewish Foundation, the Holocaust Memorial Resource and Education Center, and the City of Maitland Police & Fire Pension.

Item 5 - Additional Compensation

In the course of business Phillip Senderowitz does not receive economic benefit from non-clients for providing advisory services. Phillip Senderowitz may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 – Supervision

Phillip Senderowitz is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Joel Shapiro, Senior Vice President - ERISA Compliance

Year of Birth: 1969

Education:

- Tufts University, BA 1991
- Washington College of Law, at the American University, JD 1994
- Georgetown University Law Center, LL.M. 1995

Professional Designation(s): JD, LL.M

Employment for the Past Five Years:

Employment Dates: 02/2006 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 02/2006 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Joel Shapiro has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Joel Shapiro is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Joel Shapiro.

Joel Shapiro is a principal of an affiliated firm flexPATH Strategies LLC which provides investment advice by allocating assets to other third-party investment advisers and managers and the selection, termination, monitoring and review of such advisers and managers as a sub-adviser to pooled investment vehicles. flexPATH provides its third party management services to NFP Retirement and other clients.

Item 5 - Additional Compensation

In the course of business Joel Shapiro does not receive economic benefit from a person or entity who is not a client for providing advisory services. Joel Shapiro may receive compensation in connection with his registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Joel Shapiro is supervised by Nicholas D. Della Vedova, President.

Nicholas D. Della Vedova's contact information:

PHONE 949.460.9898 x 246

EMAIL nickd@401kadvisors.com

Jill Shea, Investment Adviser Representative

Year of Birth: 1970

Education: Scripps College of Claremont, BA International Relations 1992

Professional Designation(s): CEBS, AIF

Employment for the Past Five Years:

Employment Dates: 04/2013 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 03/2010 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 12/2007 – 03/2010
Firm Name: NRP Advisors
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Jill Shea has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Jill Shea is a registered representative and an investment adviser representative with NFP Advisory Services LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Jill Shea.

Item 5 - Additional Compensation

In the course of business Jill Shea does not receive economic benefit from non clients for providing advisory services. Jill Shea may receive compensation in connection with her registration as a registered representative and/or an investment adviser representative with NFP Advisory Services LLC.

Item 6 – Supervision

Jill Shea is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joel.shapiro@nfp.com

John Spach, Investment Adviser Representative

Year of Birth: 1968

Education: California State Northridge, Kinesiology, 1991

Professional Designation(s): AIF, C(K)P

Employment for the Past Five Years:

Employment Dates: 04/2013 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 05/2007 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 06/1997 to Present
Firm Name: Spach Financial
Type of Business: Consulting
Job Title & Duties: President

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, John Spach has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

John Spach is a registered representative and investment adviser representative with NFP Advisory Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through John Spach.

Item 5 - Additional Compensation

In the course of business John Spach does not receive economic benefit from non clients for providing advisory services. John Spach may receive compensation in connection with his registration as a registered representative and/or as an investment adviser representative with NFP Advisory Services LLC.

Item 6 – Supervision

John Spach is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joel.shapiro@nfp.com

Solomon Stewart, Investment Adviser Representative

Year of Birth: 1984

Education:

Professional Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 04/2014 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisor Services, LLC.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 04/2010 to 04/2014
Firm Name: Blackrock
Type of Business: Investment Advisor
Job Title & Duties: Associate

Employment Dates: 12/2007 to 04/2010
Firm Name: RCM Capital Management
Type of Business: Investment Advisor
Job Title & Duties: Consultant Data Specialist

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Solomon Stewart has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Solomon Stewart is a registered representative with NFP Advisor Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Solomon Stewart.

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Item 5 - Additional Compensation

In the course of business Solomon Stewart does not receive economic benefit from non clients for providing advisory services. Solomon Stewart may receive compensation in connection with his registration as a registered representative with NFP Advisor Services LLC.

Item 6 – Supervision

Solomon Stewart is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joels@401kadvisors.com

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Julie Ward, Vice President - Consulting

Year of Birth: 1967

Education: Oklahoma State University – B.S. in Marketing. Graduated in 1989

Designation(s): N/A

Employment for the Past Five Years:

Employment Dates: 08/2001 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 12/2004 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Julie Ward has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Julie Ward is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Julie Ward.

Item 5 - Additional Compensation

In the course of business Julie Ward does not receive economic benefit from non clients for providing advisory services. Julie Ward may receive compensation in connection with her registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Julie Ward is supervised by Joel Shapiro, Senior Vice President ERISA Compliance. Joel Shapiro's contact information:
PHONE 949.460.9898 x 254
EMAIL joel.shapiro@nfp.com

Pamela Watson, Senior Plan Consultant

Year of Birth: 1969

Education: B.A. Quantitative Economics and Decision Science, UC, San Diego, 1991

Designation(s): CFA

CFA - Chartered Financial Analyst	
Designation	Chartered Financial Analyst
Designation Status	Currently offered and recognized by the issuing organization
Acronym	CFA
Issuing Organization	CFA Institute
Prerequisites/Experience Required	Candidate must meet one of the following requirements: Undergraduate degree and four years of professional experience involving investment decision-making, or Four years qualified work experience (full time, but not necessarily investment related)
Educational Requirements	Self-study program (250 hours of study for each of the three levels)
Examination Type	Three course exams
Continuing Education/Experience Requirements	None

Employment for the Past Five Years:

Employment Dates: 04/2010 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 07/2014 to Present
Firm Name: NFP Advisory Services LLC
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 05/2010 to 07/2014
Firm Name: Financial Telesis Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative

Employment Dates: 2003 - 2010
Firm Name: First Foundation Advisors
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Pamela Watson has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Pamela Watson is a registered representative with NFP Advisory Services LLC. A potential conflict of interest exists in that she may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Pamela Watson.

Item 5 - Additional Compensation

In the course of business Pamela Watson does not receive economic benefit from non clients for providing advisory services. Pamela Watson may receive compensation in connection with her registration as a registered representative with NFP Advisory Services LLC.

Item 6 - Supervision

Pamela Watson is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joel.shapiro@nfp.com

Ryan Williams, Investment Adviser Representative

Year of Birth: 1982

Education: Bachelor of Science degree, Texas Tech University 2005

Designation(s): None

Employment for the Past Five Years:

Employment Dates: 08/2014 to Present
Firm Name: NFP Retirement Inc. (formerly 401(k) Advisors Inc.)
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisory Representative

Employment Dates: 08/2014 to Present
Firm Name: NFP Advisor Services LLC.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 09/2010 to 08/2014
Firm Name: 401(k) Concierge
Type of Business: Retirement planning services
Job Title & Duties: Education/Rollover Services

Employment Dates: 05/2012 – 08/2014
Firm Name: WFG Investments Inc.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 10/2010 to 08/2014
Firm Name: Lone Star Retirement Services
Type of Business: Retirement planning services
Job Title & Duties: Education/Rollover Services

Employment Dates: 08/2011 – 05/2012
Firm Name: NFP Securities Inc.
Type of Business: Broker Dealer and Investment Advisor
Job Title & Duties: Registered Representative and Investment Advisor Representative

Employment Dates: 10/2006 – 09/2009
Firm Name: McCoys Building Supply
Type of Business: Construction Materials
Job Title & Duties: Construction Superintendent

Items 3 & 7 - Disciplinary Information

As it relates to past, current or prospective clients, Ryan Williams has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self regulatory

organization or administrative proceedings and has not filed or is not planning to file a bankruptcy petition.

Item 4 - Other Business Activities

Ryan Williams is a registered representative with NFP Advisor Services LLC. A potential conflict of interest exists in that he may sell securities and receive customary securities commissions and receive investment advisory fees. Clients are under no obligation to purchase securities or advisory services through Ryan Williams.

Item 5 - Additional Compensation

In the course of business Ryan Williams does not receive economic benefit from non clients for providing advisory services. Ryan Williams may receive compensation in connection with his registration as a registered representative with NFP Advisor Services LLC.

Item 6 - Supervision

Ryan Williams is supervised by Joel Shapiro, Senior Vice President ERISA Compliance.

Joel Shapiro's contact information:

PHONE 949.460.9898 x 254

EMAIL joels@401kadvisors.com