

Form ADV Part 2 Brochure

March 31, 2015

Cammack LaRhette Advisors, LLC

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Firm CRD#: 140614

This brochure provides information about the qualification and business practices of Cammack LaRhette Advisors, LLC. If you have any questions about the contents of this brochure, please contact Cammack LaRhette Advisors, LLC. 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 Cammack LaRhette Advisors, LLC is also available on the Internet at www.adviserinfo.sec.gov. Please note that the term "registered" does not imply a certain level of skill or training.

Item 2 - Material Changes

This Item 2 discloses material changes that have been made to this Brochure since the last annual update of this Brochure filed February 4, 2014.

The following material changes have been made to this Brochure:

- Item 4 has been updated to disclose the firm's overall pension consulting "assets under advisement" and two accounts for which the firm has discretionary "assets under management"
- Item 5 has been revised to clarify the fees and compensation received by the firm.
- Item 8 has been revised to further describe the firm's investment strategy and risks.
- Item 11 has been revised to provide a more detailed description of the firm's code of ethics.
- Item 14 has been revised to reflect that the firm does not maintain any client referral arrangements.
- Michael Carter, Chief Compliance Officer, has left the firm and has been replaced by Mary Toumpas.

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Item 4 - Advisory Business

Cammack LaRhette Advisors, LLC (CLA), was formed in April 2006 and is wholly owned by Charles W. Cammack Associates, Inc., which is in turn owned by Cammack Retirement Group Inc.

CLA is registered as a "Pension Consultant" investment advisor. CLA provides investment advisory and consulting services to pension plans and their plan participants.

Any investment advice provided will be tailored to the "Investment Policies" of the plans. CLA may assist a plan in developing, modifying, and managing the investment policy for its clients. In addition CLA may also provide other types of plan consulting and review that do not involve providing investment advice.

CLA does not participate in any wrap fee programs.

CLA has approximately \$42,580,000 in discretionary "assets under management" as of December 31, 2014. In addition, CLA has approximately \$48.5 billion in pension consulting "assets under advisement" as of December 31, 2014.

Item 5 - Fees and Compensation

CLA negotiates a "Fee for Service" for each customer. The annual fees applicable for plan services are fixed and billed quarterly or more frequently at the preference of the client. An inflation adjustment increase may be billed after a time as specified in the client agreement. In addition to the annual service fees, plan clients agree to reimburse CLA for any reasonable out-of-pocket expenses incurred in providing the services which expense may include travel costs, printing, long distance communication, copying and postage or delivery charges. Fees are subject to change from time to time by mutual agreement of CLA and its clients.

Client agreements may be terminated by either party upon 90 days' prior written notice.

Item 6 - Performance-Based Fees and Side-By-Side Management

CLA does not accept performance-based fees.

Item 7 - Types of Clients

CLA provides investment advice to Pension Plans with a primary focus on defined contribution plans of corporations, non-profit organizations, state and municipal pension plans, and research organizations. We may also provide advice to participants of these defined contribution plans if the plan sponsor elects this service.

Our customers generally need to have at least \$5 million in assets to engage our services.

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

We use Modern Portfolio Theory to guide our investment strategy. Our focus is to assist pension plans and individuals to develop a well-diversified portfolio and manage that array with appropriate time horizon changes. In providing this advice we use various sources of data from research materials provided by services, financial publications, fund information, and other public information sources.

We advise customers to invest for the long term and take risks they are comfortable with to achieve their objectives.

For Pension plans we advise them to provide an array of investment choices to allow any of their employees the opportunity to develop a well-diversified portfolio that meets their individual investment needs, in keeping with Modern Portfolio Theory. We usually advise against providing more speculative investment options within the retirement plan.

We usually recommend well-known mutual funds and variable annuities as the primary investment options.

Investing in securities involves a certain amount of risk of loss that clients should be prepared to bear. Questions regarding these risks may be directed to CLA and its management.

Item 9 - Disciplinary Information

CLA has not been involved in any legal or disciplinary events by any party, private or regulatory.

Item 10 - Other Financial Industry Activities and Affiliations

Persons registered with CLA, may also be registered representatives of Cammack LaRhette Brokerage, Inc. (a broker dealer).

CLA is an affiliate of Cammack LaRhette Brokerage, Inc.

Cammack LaRhette Brokerage, Inc. is wholly owned by Charles W. Cammack Associates, Inc.

Charles W. Cammack Associates, Inc. is the parent company and also an insurance agency.

Cammack LaRhette Advisors does not select other investment advisers for its clients.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As required by Rule 204A-1 of the Investment Advisers Act of 1940, CLA has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the firm. The Code of Ethics describes the firm's fiduciary duties and obligations to clients, and sets forth the firm's practice of supervising the personal securities transactions of

employees who maintain access to client information. The Code of Ethics is available upon request.

CLA collects and maintains records of securities holdings and transactions made by employees. The firm reviews the personal trading practices of its employees to identify and resolve any potential or realized conflicts of interest.

CLA and/or its representatives may purchase or sell investments for their personal accounts that they have similarly recommended to clients.

Item 12 - Brokerage Practices

CLA does not direct client transactions to a particular broker dealer in return for any compensation or consideration.

Item 13 - Review of Accounts

The internal investment team and committee conduct a quarterly review and analysis of investments held by our clients. The investment team is lead by the Vice President of Investments. From this analysis, quarterly, semi-annual, or annual written reports are provided to clients as stated in their respective services agreement. Watch and/or replacement status of funds are governed by the Investment Policy of the Plan and the prudent judgment of the investment team in their review.

Item 14 - Client Referrals and Other Compensation

Cammack LaRhette Advisors does not maintain any arrangements whereby the firm receives or pays compensation for client referrals.

Item 15 - Custody

Cammack LaRhette does not accept "custody of client funds".

Item 16 - Investment Discretion

Cammack LaRhette Advisors may accept "discretionary authority" to direct or manage accounts of behalf of its customers. However, purchases or sales of securities may be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by the firm.

Discretionary authority will only be authorized upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an agreement containing all applicable limitations to such authority. All discretionary trades made by CLA will be in accordance with each client's investment objectives and goals.

CLA will not have the authority to select the custodian or investment broker for these accounts.

Item 17 - Voting Client Securities

We do not have the authority to vote client securities. The client will receive all voting materials and information directly from the investment companies.

Item 18 - Financial Information

Cammack LaRhette Advisors does not require or solicit prepayment of more than \$1200 in fees per client, six months or more in advance and thus is not required and does not provide copies of its balance sheet.

Contact Information

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Supplemental Information

Educational Requirements

All representatives of the firm who provide service to our clients, must have a college degree, 3 or more years of experience in the retirement industry, and have successfully passed FINRA Exams 6 or 7 and/or passed FINRA exam 65 or 66.

The Chief Investment Officer (CIO) is required to have an MBA degree and/or a CFP designation, or CFA designation. In addition, the CIO must have an extensive knowledge of investments and securities with at least 10 years in the securities field.

Key Person Profiles

Michael Volo – President

BS – Boston College, Carroll School of Management 1990

FINRA Exams 6,7,26,51,63,65

25 years experience in financial services. Employed with Cammack Retirement Group, Inc. since 2011, prior to this he has been employed with Fidelity Investments, Scudder Investor Services, and Transamerica Financial Services.

Denise Burns – Chief Investment Officer

BS – Marymount College 1979

MBA Pace University 1984

Chartered Financial Analyst (CFA)

FINRA exams 7, 66

Over 30 years of experience in financial services. Employed with Cammack Retirement Group, Inc. since 2012, prior to that has been employed by Black Rock Investments, Merrill Lynch Investments and Alliance Bernstein Investment Research and Investment.