

Plexus Financial Services, LLC
21805 Field Parkway
Suite 320
Deer Park, Illinois 60010
Tel: (847) 307-6000
Fax: (847) 307-6399
Form ADV Part 2A
Brochure
WWW.PLEXUSFS.com
February 5, 2014

This brochure provides information about the qualifications and business practices of Plexus Financial Services, LLC. If you have any questions about the contents of this brochure, please contact us at 847-307-6300. 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. The searchable IARD/CRD number for Plexus Financial Services, LLC is 153132. Plexus Financial Services, LLC is a Federally Registered Investment Adviser. 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. Material Changes

As a registered investment adviser, we must ensure that our brochure is current and accurate. If there have been any material changes to our disclosure brochure since our last annual update, we will provide a description of such material changes here.

None.

Item 3 Table of Contents

- Item 1. Cover Page
- Item 2. Material Changes
- Item 3. Table of Contents
- Item 4. Advisory Business
- Item 5. Fees and Compensation
- Item 6. Performance-Based Fees and Side-By-Side Management
- Item 7. Types of Clients
- Item 8. Methods of Analysis, Investment Strategies and Risk of Loss
- Item 9. Disciplinary Information
- Item 10. Other Financial Industry Activities and Affiliations
- Item 11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading
- Item 12. Brokerage Practices
- Item 13. Review of Accounts
- Item 14. Client Referrals and Other Compensation
- Item 15. Custody
- Item 16. Investment Discretion
- Item 17. Voting Client Securities
- Item 18. Financial Information
- Item 19. Not applicable

Item 4. Advisory Business

Plexus Financial Services, LLC, (PFS) is a registered investment adviser based in Deer Park, Illinois. We are organized as a limited liability company under the laws of the State of Illinois. We have been providing investment advisory services since 2010. PFS is a wholly-owned subsidiary of The Plexus Groupe, LLC, which is a full service insurance brokerage company. Walter R. Fawcett III, COO, is the principal owner. This brochure focuses on the products and service we provide to our corporate clients, primarily related to company-sponsored retirement accounts.

As used in this brochure, the words "we", "our" and "us" refer to Plexus Financial Services, LLC, (PFS) and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm.

Portfolio Management Services

We provide investment fiduciary services and consulting/advising services on fund menu design, investment monitoring, fund replacements, employee education, provider search and selection, legislative updates and technical support. Ultimately, the selection of which investments are to be made available for the company-sponsored retirement plan remain with the plan sponsor.

Types of Investments

The primary types of investments we offer advice on are no-load mutual funds and annuities. Additionally, we may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship. We do tailor our recommendations to each client's individual needs. We do not use wrap fee programs.

You may request that we refrain from investing in particular securities or certain types of securities. You must provide these restrictions to our firm in writing.

Assets under Management

As of June 30, 2015, we manage \$741,193,000 in client assets on a non-discretionary basis.

Item 5. Fees and Compensation

We provide our Fiduciary and Consulting/Advising Services on a non-discretionary basis using the following fee schedule:

- 1) Flat Dollar Fee (negotiable)
- 2) Flat Percentage Fee (based upon plan assets or contributions)
- 3) Hourly Fee

You may select one of the three, whichever you prefer. The preceding fees will be paid from the following, according to the agreement set forth between the plan sponsor and the appropriate record keeper: advisor fees taken:

- 1) Directly from plan assets or billed directly to the plan sponsor
- 2) One time
- 3) Monthly or quarterly in advance or in arrears

Additional Fees and Expenses

Mutual Fund Fees

Because mutual funds pay advisory fees to their investment advisers and those fees will be indirectly charged to all holders of mutual fund shares, our clients with mutual funds in their portfolios are effectively paying both our firm and the mutual fund adviser for the management of their assets. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, our firm, and others.

You are under no obligation to act on the investment/financial recommendations we provide.

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

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described in the *Fees and Compensation* section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7. Types of Clients

We offer investment consulting/advisory services to company-sponsored pension and profit sharing plans generally used for saving for retirement by the plan participants.

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

Methods of Analysis

In providing our investment consulting/advisory services, we review available quantitative data to analyze and screen the investment options within a plan. The primary source of information we use is third party financial software Fi360. Other sources include financial newspapers and magazines, annual reports, prospectuses, press releases and Securities and Exchange Commission filings.

Investment Strategies

If you are accumulating for retirement savings, our investment strategy is generally based on information such as your retirement account balance, expected retirement age, contribution rate and any preferences you may have. If you have already retired and your company provider offers in retirement services then our strategy is based upon information such as your current account balance, additional cash flows, risk tolerance and life expectancy.

Tax Considerations

You should consider the impact, if any, that an investment in or a distribution from your retirement account may have on your tax situation. Potential tax consequence may exist. We do not provide tax advice. We encourage you to consult with a tax professional.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

We primarily recommend mutual funds. You should be advised of the following risks when investing in these types of securities:

Mutual funds are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While mutual funds generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. The returns on mutual funds will be reduced by costs to manage the funds. Also, while some mutual funds are "no load" and charge no fee to buy into, or sell out of the fund, other types of mutual funds do charge such fees which can also reduce returns.

Item 9. Disciplinary Information

Our firm has been registered and providing investment advisory services since 2010. Neither our firm nor any of our management personnel has any reportable disciplinary information.

Item 10. Other Financial Industry Activities and Affiliations

Our firm is affiliated with The Plexus Groupe, LLC ("TPG") through common control and ownership. TPG provides insurance brokerage services. Our advisory clients may also be clients of TPG. The services offered and fees paid through TPG are separate and distinct from the consulting/advisory services offered and fees paid through our firm. If our advisory representatives recommend any insurance products for which they or our firm will receive some form of payment then if the client elects to purchase them it creates an inherent risk for a conflict of interest which we address in disclosing it here.

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

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Associated Persons are expected to adhere strictly to these guidelines. Our Code of Ethics also requires that certain persons associated with our firm submit reports of their personal account holdings and transactions to a qualified representative of our firm who will review these reports on a periodic basis. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

It is our firm's policy that employees must not disclose, directly or indirectly, any confidential information to anyone other than firm personnel and authorized professional advisors such as broker dealers, attorneys, and accountants who need such information in order to perform their professional services.

Participation or Interest in Client Transactions

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services, activities as a registered representative, and activities

as a licensed insurance agent, as otherwise disclosed in the *Advisory Business* section and *Fees and Compensation* section of this Brochure.

Item 12. Brokerage Practices

We are an introducing broker dealer and therefore do not buy or sell any securities directly nor do we hold any customer securities or cash. We may recommend a record keeper for each individual retirement plan.

Item 13. Review of Accounts

Portfolio Management Services

The Investment Advisory Representative of our firm assigned to your account(s) will monitor your mutual fund and/or annuity accounts on a periodic basis (generally quarterly) to ensure the advisory services provided to you are consistent with your stated investment objectives. Furthermore, we will offer to meet with individual participants to answer any questions they have regarding their individual account to assist them with meeting their investment objectives. At no time will the investment advisor representative recommend individual mutual funds to a participant.

You will receive trade confirmations and monthly or quarterly statements from your account record keeper.

Item 14. Client Referrals and Other Compensation

A & B. We may compensate non-employee (outside) consultants, individuals, and/or entities (Solicitors) for client referrals. In order to receive a referral fee from our firm, Solicitors must comply with the requirements of the jurisdictions in which they operate. If you were referred to our firm by a Solicitor, you should have received a copy of this brochure along with the Solicitor's disclosure statement at the time of the referral. If you become a client, the Solicitor that referred you to our firm will receive a percentage of the advisory fee you pay our firm for as long as you are a client with our firm, or until such time as our agreement with the Solicitor expires. You will not pay additional fees because of this referral arrangement. Referral fees paid to a Solicitor are contingent upon your entering into an advisory agreement with our firm. Therefore, a Solicitor has a financial incentive to recommend our firm to you for advisory services. This creates a conflict of interest; however, you are not obligated to retain our firm for advisory services. Comparable services and/or lower fees may be available through other firms.

Item 15. Custody

We do not have physical custody of any of your funds. Your funds are held with a qualified custodian. You will receive account statements from the independent, qualified custodian holding your funds at least quarterly. The account statements from your custodian will indicate the amount of our advisory fees deducted from your account each billing period. You should carefully review account statements for accuracy.

If you have a question regarding your account statement, or if you did not receive a statement from your custodian, please contact us directly at the telephone number on the cover page of this brochure.

Item 16. Investment Discretion

Our firm will manage your account on a non-discretionary basis which means we will obtain your approval prior to implementing any changes to your plan. You have an unrestricted right to decline to implement any advice provided by our firm. Again, we will not recommend individual mutual funds or annuities to individual plan participants. Our advice is limited to following and maintaining an individual's investment strategy.

Item 17. Voting Client Securities

- A. You are responsible for receiving and voting proxies for all investments in your account. We do not have the authority and will not vote proxies.
- B. Not applicable.

Item 18. Financial Information

- A. Our firm does not have any financial impairments that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or serve as trustee or signatory for client accounts, and, we do not require the prepayment of more than \$1,200 in fees six or more months in advance. Therefore, we are not required to include a financial statement with this brochure.
- B. We do not have discretionary authority or custody over client funds or securities.
- C. We have not been the subject of a bankruptcy petition over the last 10 years.

Item 19. Not applicable