

ForUsAll Advisors, LLC - Form CRS



March 27, 2024

Item 1: Introduction

ForUsAll Advisors, LLC is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: What investment services and advice can you provide me?

- We are a fiduciary to 401(K) plans and provide investment advice to individual plan participants.

Our core menu of products is limited to mutual funds and ETF's

Ask us questions to help you better understand our services: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Please refer to our [Form ADV, Part 2A Brochure](#) for more detailed information about our services.

Item 3: What fees will I pay?

We charge a percentage of assets under management for portfolio management services. These fees are assessed on a quarterly basis, in arrears. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. In addition to asset based fees, ForUsAll may charge an annual plan services base fee and per participant fees. These fees are generally paid by the Plan Sponsor, but may be passed on to you. Any fees paid by you will be reflected on your account statements.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, wire transfer and electronic fund fees, internal management fees of mutual funds and other product related fees such as redemption fees. Please contact help@forusall.com if you would like a copy of your Plan's current Participant Fee disclosure.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Please refer to our [Form ADV, Part 2A Brochure](#), particularly Item 5, or your Plan's Participant Fee Disclosure for more detailed information about our fees and your investment costs.

You are encouraged to ask us questions including the following to help you better understand the impact of fees and costs on investments: *Help me understand how these fees and costs might affect my investments? If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- We pay employees for referring retirement Plan clients to us. This is a conflict of interest because we have an incentive to pay referral fees so that the employees will refer Plans and their Participants to us that they might not otherwise refer to us.
- We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

You are encouraged to ask us questions including the following to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

Please refer to our [Form ADV, Part 2A Brochure](#), particularly Items 10, 11, and 12, for more detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals are compensated based on the amount of Plan assets they service and receive a portion of the advisory fees paid by the Plan. This is a conflict of interest because our financial professionals have an incentive to encourage a Participant to increase the assets in the Participant's accounts within the Plan.

Our financial professionals also receive additional compensation when they obtain new clients for us. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you.

Item 4: Do you or your financial professionals have legal or disciplinary history?

Yes, please visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and your financial professional.

You are encouraged to ask us questions including the following to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5: Additional Information

For additional information on the investment advisory services available to you as a Participant in your company's retirement plan, see our Form ADV brochure on IARD (adviserinfo.sec.gov) or on our website www.forusall.com. You can contact us in writing at 809 Laurel St., #1328, San Carlos, CA 94070, by email at compliance@forusall.com, or calling us at 844-401-2253. Please contact help@forusall.com if you would like to receive a copy of your Plan's current Participant Fee Disclosure.

You are encouraged to ask us questions including the following to help you better understand who to contact with any questions or complaints: *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*