



mapmy401k

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Disclosure Brochure

August 29, 2013

This brochure provides information about the qualifications and business practices of Mapmy401k. If you have any questions about the contents of this brochure, please contact us at 770.889.3211. 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.

Mapmy401k is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. An adviser's oral and written communications provide you with information to help you hire or retain an adviser. Additional information about Mapmy401k is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes

On August 12, 2010, the United State Securities and Exchange Commission (“SEC”) published “Amendments to Form ADV” which requires Mapmy401k (“we, us, our, ours”) to provide clients and prospective clients (“you, your, yours”) with a brochure and brochure supplements written in plain English. This brochure is prepared according to the SEC’s new requirements and rules.

Going forward, we will see that you receive a summary of any material changes to our brochures by April 29th of each year. We may also provide updated disclosure information about material changes on a more frequent basis. Any summaries of changes will include the date of our last annual update of our brochure.

Currently, our brochure may be viewed on our website www.mapmy401k.com. When we update the brochure, we will notify you by email and provide you with the link where it can be viewed. Additional information about our company is also available via the SEC’s website: www.adviserinfo.sec.gov.

The SEC’s website also provides information about any persons affiliated with us who are registered as investment adviser representatives of Mapmy401k. Information on our investment adviser representatives who work with your account can be found in our brochure supplements.

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SEC File Number 801-

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Advisory Business

Mapmy401k is a corporation organized under Georgia state law. Anthony Nettuno, Ken Nettuno and Chris Nettuno founded the Alpharetta-based investment advisory firm in 2011 and are the principal owners. Mapmy401k is an SEC-registered internet investment advisory firm.

Mapmy401k provides internet-generated asset allocation models to individual participants of company-sponsored 401(k) retirement plans. To participate, you create a unique login profile. After entering the required plan information, you will be provided with allocation models specific to your plan with educational information designed to help you choose and implement an investment strategy that works for you. While we tailor the models based upon each employer's plan information, the extent to which you utilize or implement the model or models is entirely your choice.

Fees and Compensation

Mapmy401k fees range from \$49.00 - \$129.00 per year. You pay this fee in advance with a credit card through our website. We notify you 30 days prior to your subscription expiring. You may automatically renew your subscription, or you may notify us that you do not wish to renew our service.

You may terminate your subscription at any time. You will retain the use of our service for the full subscription period. However, you will not receive a refund of your subscription cost.

In addition to the subscription fee, you may be required to pay other charges (as applicable) such as:

- custodial or plan fees,
- brokerage or transaction fees, and
- SEC fees.

These fees are part of your plan expenses and are not related to our service. We do not receive any portion of these fees. Please be sure to read the section entitled “Brokerage Practices,” which follows later in this brochure.

In addition to plan fees, mutual fund companies and exchange traded funds (“ETFs”) charge internal fees and expenses for their products. Complete details of these internal fees and expenses are explained in the prospectuses for each fund. You are strongly encouraged to read these explanations before investing any money. Our subscription fee is not reduced by the amount of any fund or plan fees.

Performance-Based Fees

Performance-based fees are designed to give a portion of the returns of an investment to the investment adviser as a reward for positive performance. The fee is generally a percentage of the profits made on the investments. We do not charge performance-based fees on any of our client accounts.

Types of Clients

We provide portfolio modeling to individuals with 401(k) plans. There is no minimum account size for starting and maintaining an advisory relationship with us.

Methods of Analysis, Investment Strategies and Risk of Loss

Mapmy401k looks for consistencies in the views of various professional money managers. We use a broad and diversified approach by analyzing the models of noted advisory firms who apply multiple strategies. The models change when we believe the views of the managers and strategies we follow indicate a new trend or direction. You will receive an email notification whenever our models change, or quarterly at a minimum. You can follow a link in the email to see your updated information.

All investments involve risks that can result in loss:

- loss of principal,

- a reduction in earnings (including interest, dividends and other distributions), and
- the loss of future earnings.

Additionally, these risks may include:

- market risk,
- interest rate risk,
- issuer risk, and
- general economic risk.

Although we provide multiple models with differing risk profiles, we cannot guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

Disciplinary Information

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

Other Financial Industry Activities and Affiliations

Our management persons are also licensed as registered representatives through FSC Securities Corp, a securities broker-dealer and registered investment adviser. They are also licensed as insurance agents with various insurance carriers.

The retirement portfolio modeling services that we offer are entirely separate and distinct from the brokerage and advisory services of FSC or any insurance carriers. We do not offer any of these services through mapmy401k.

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

We have adopted a Code of Ethics (“Code”) to address the securities-related conduct of our financial advisors and employees. The Code includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;

- that all personal securities transactions of our representatives and employees be conducted in a manner consistent with the Code and avoid any actual or potential conflict of interest, or any abuse of a representative's or employee's position of trust and responsibility;
- that representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the Code to you or any prospective client upon request.

We do not buy or sell securities for our firm that we also recommend to clients. Our representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account(s). The personal securities transactions by representatives and employees may raise potential conflicts of interest when they trade in a security that is owned by you or considered for purchase or sale for you.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our representatives and employees to act in your best interest,
- prohibit favoring one client over another, and
- provide for the review of transactions to discover and correct any same-day trades that result in an representatives or employee receiving a better price than a client.

Representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for you.

Brokerage Practices

We do not recommend or select broker-dealers for your securities transactions. All transactions are placed by you through the retirement account platform provided by your employer.

Review of Accounts

We regularly monitor our models, as well as general conditions in the stock and bond markets, and recommend changes when we believe it is appropriate to do so. We do not review your actual retirement accounts. We strongly encourage you to notify us of the addition or deletion of funds made available for investment by your retirement plan, as this could have a material effect on the models we develop.

At least quarterly, you will receive an email with a link to your updated information. You will be able to see both the current and previous allocation models for your company.

Client Referrals and Other Compensation

We do not compensate anyone for referrals. We also do not receive an economic benefit from anyone who is not a client for providing investment advice to our clients.

Custody

We do not act as a custodian for your account or have access to your funds and securities. You should receive statements from the custodian of your retirement account on at least a quarterly basis. You should verify that the transactions in your account are consistent with your investment goals and the objectives for your account.

Investment Discretion

We do not manage securities accounts on behalf of clients. We provide you with asset allocation models which are followed in your sole discretion.

Voting Client Securities

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits.

Financial Information

Mapmy401k has no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you and has not been the subject of a bankruptcy proceeding.



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Anthony N. Nettuno

CRD #2088100

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Brochure Supplement

August 29, 2013

This brochure supplement provides information about Anthony Nettuno that supplements the Mapmy401k brochure. You should have received a copy of that brochure. Please contact Anthony Nettuno, Chief Compliance Officer, if you did not receive Mapmy401k's brochure or if you have any questions about the contents of this supplement. Additional information about Anthony Nettuno is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Anthony N. Nettuno
CRD #2088100

Year of birth: 1969

Formal education after high school: None

Business background:

- Mapmy401k, President & Chief Compliance Officer, 2011 to Present
- NettWorth Advisor Group, President-Field Operations, 1995 to Present
- FSC Securities Corp, Registered Representative & Investment Adviser Representative, 2003 to Present
- Nettuno & Associates, Inc., Owner & Insurance Agent, 1997 to Present

Disciplinary Information

Anthony Nettuno has not been the subject of any legal or disciplinary event.

Other Business Activities

In addition to his association with Mapmy401k, Anthony Nettuno is also:

- a registered representative and investment adviser representative of FSC Securities Corp and
- a licensed insurance agent.

These other business activities provide a substantial source of Mr. Nettuno's income and involve a substantial amount of his time. Mr. Nettuno does not provide these services through Mapmy401k. You have no obligation to do business with Mr. Nettuno in any of these capacities.

Additional Compensation

Mr. Nettuno may receive additional compensation for his activities as a registered representative of a broker-dealer, an investment adviser representative, and as an insurance agent. This may also include applicable sales awards and other prizes. This compensation is not related to his activities with Mapmy401k.

Supervision

Anthony Nettuno is the President and Chief Compliance Officer of Mapmy401k. However, he is required to adhere to our processes and procedures as described in our firm's Code of Ethics. Ken Nettuno supervises his activities. Ken can be reached at 770.889.3211.