

***Item 1 - Cover Page***

**iQuantifi, Inc.**  
**FORM ADV – PART 2A INFORMATION**  
**March 16, 2015**

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**This brochure provides information about the qualifications and business practices of iQuantifi, Inc. (“iQuantifi”). If you have any questions about the contents of this brochure, please contact us at (615) 807-2028. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.**

**Additional information about iQuantifi (CRD No. 169237), including a copy of its Form ADV Part 1, also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

***Item 2 - Material Changes To This Brochure Since Last Annual Update filed March 2015***

Any future changes to this brochure will be noted in this section and promptly provided to users.

**Item 3**

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#### ***Item 4 - Advisory Business***

iQuantifi, Inc. is a Delaware corporation. iQuantifi's mission is to help people identify, prioritize and achieve their financial goals. iQuantifi does this through an on-line interactive web based service to individual investors looking for independent, personalized investment advice. iQuantifi became registered with the U.S. Securities and Exchange Commission in January 2014. iQuantifi is owned by Thomas White and other individuals each holding less than additional shareholders owning less than a 25% interest.

iQuantifi does not control any other investment advisory firm.

iQuantifi has developed an innovative system that provides customized recommendations that will help you achieve your financial goals. Users can access iQuantifi's services at [www.iQuantifi.com](http://www.iQuantifi.com).

The process starts with the user identifying a demographic that best describes them, such as single, married, married with kids, etc... This can also be accomplished by the user signing on to the system through their Facebook account.

Once the user's demographic is selected, the system will identify which goals the user has or needs to work on. For example, a single person will automatically have disability insurance and retirement goals whereas a married couple with kids will include life insurance and college funding. The user may also select other goals they want to accomplish to include but not limited to, buying a car, renting, relocating, buying an engagement ring, wedding planning, family planning, travel or buying a house. In addition, the system automatically recommends actions on building up an emergency fund if the user does not have a sufficient cash reserve position. Debt is also addressed by giving the user ideas on how to attack their debt relative to their goals.

The patent pending business rules in place in the system take all of the information provided by the user and determines the specific products to be recommended to the user for each of their financial goals. The business rules are based on identifying the specific product that the user needs to accomplish a specific goal which is also suitable to the user based on their income and net worth information they have provided through the website.

iQuantifi does not currently provide discretionary or non-discretionary investment management services, or participate in any wrap fee programs. iQuantifi does not execute trades for users. A user must make an independent determination as to whether to follow any recommendation made by the website, and must make its own arrangements for execution of any desired trades.

#### ***Item 5 - Fees and Compensation***

Fees paid to iQuantifi are for iQuantifi advisory services only.

A monthly subscription fee is charged for iQuantifi services, at the rate of \$9.95 per month. The fee is payable in advance at the start of a 30 day billing cycle. The initial 30 day billing cycle starts on the day the user's account is opened and accepted through the iQuantifi website. At the time of subscription the user is asked to provide credit card information. Payments for each subsequent month are charged to the user's credit card on the first day of the 30 day billing cycle established on the date the account is opened through the iQuantifi site. The user will receive an electronic invoice from iQuantifi as well as a statement from their credit card company showing the fee debit. Authorization for the deduction of fees this way is contained in the services agreement. Changes in the fee may take place from time to time upon advance written notice to the user thirty (30) days prior to the adjustment.

Users may cancel their subscription at any time after the initial subscription period. The termination or cancellation of a subscription for any reason will take effect at the end of the current billing cycle and no prorated refunds will be given.

iQuantifi may also run promotions or introduce discounts and special offers from time to time.

Users may incur certain other costs and fees billed by third parties. These relate to brokerage costs charged by their brokers for execution of trades, and in some circumstances custodian fees. iQuantifi does not execute transactions for users, and users must therefore make their own arrangements for execution of any desired trades at their own cost.

iQuantifi does not receive compensation for the sale of securities or other investment products. Recommendations, search results, and comparisons are fully comprehensive and entirely objective, and are not based on any arrangement or relationship iQuantifi may have with any service or product provider.

Mr. White the Founder and CEO of iQuantifi, is also licensed to sell insurance products for various insurance companies. He is not currently actively soliciting customers to purchase such products, but does maintain his license. He could receive customary commissions for the sale of such products should he decide to become active again and individual chose to make purchases through him.

#### ***Item 6 - Performance Based Fees and Side-by-Side Management***

iQuantifi does not charge performance-based fees. All fees are disclosed above.

#### ***Item 7 - Types of Clients***

iQuantifi services are aimed at individual investors who seek independent, objective and actionable advice to help them make investment decisions and achieve their financial goals.

To access our services the user is required to set up an account so that we can maintain privacy and security in relation to the user's confidential information and save the user's profile for future visits to the website.

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

The investment advisory business rules in place within the iQuantifi system were based on two specific investment strategies: asset allocation and security selection. Both are based on fundamental analysis. In providing individualized investment advice to each user, the system takes into account three factors: the investment objective of the account (i.e. capital preservation, income or capital appreciation), the timeframe of the goal that the account is earmarked for, and the investment experience of the user (i.e. what types of investments the user currently owns or has owned in the past).

The iQuantifi system provides specific product recommendations. The products are limited to those that Tom White the owner and developer of iQuantifi has researched and/or is familiar with based on his experience in the financial services industry. The iQuantifi program does not include the entire universe of securities products available to a potential investor.

iQuantifi does not guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including those recommended by iQuantifi.

### ***Item 9 - Disciplinary Information***

iQuantifi does not have any disciplinary information to report regarding itself or any of its related persons.

### ***Item 10 - Other Financial Industry Activities and Affiliations***

Mr. White the Founder and CEO of iQuantifi, is also licensed to sell insurance products for various insurance companies. He is not currently actively soliciting customers to purchase such products, but does maintain his license.

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

iQuantifi has adopted a Code of Ethics (the "Code") consistent with the Investment Advisors Act of 1940. The Code establishes and reinforces a standard of business conduct that is expected of persons associated with iQuantifi, and provides specific guidance related to avoiding actual or apparent conflicts of interest. The Code emphasizes certain governing principles iQuantifi personnel should always be mindful of in the course of their work, including the duty at all times to place the interest of users first, the protection of material non-public information, and the obligation to report violations of the Code of Ethics an any applicable laws. Upon request, iQuantifi will provide a copy of the Code to users and prospective users. To request a copy of the Code please contact us at [legal@iquantifi.com](mailto:legal@iquantifi.com).

Neither iQuantifi, nor any of its employees, recommends to users, or buys or sells for user accounts, securities in which we have a direct material financial interest. iQuantifi does not have investment authority, discretionary or otherwise, to purchase any securities on behalf of users. Once a recommendation has been generated by the website, it is in the discretion of the user whether or not to enter into a transaction based on any such recommendation, when to enter into any such transaction and which broker to use for the execution thereof. However, iQuantifi's officers and employees could conceivably purchase securities for their own accounts which may, in certain instances, be the same securities as those recommended for users, including shares in the same mutual fund. The securities which are recommended to users are highly personalized and are based on each user's profile. Any such purchase of the same securities would be coincidental.

### ***Item 12 - Brokerage Practices***

iQuantifi does not select or recommend broker-dealers for user transactions. As iQuantifi does not have discretionary authority to determine the broker-dealer to be used or the commission rates to be paid, users are responsible for their own broker-dealer transactions, including the commissions payable.

iQuantifi does not pay for any products, research or services from any brokers, nor does iQuantifi receive any referrals from any brokers for directing users to them.

### ***Item 13 - Review of Accounts***

iQuantifi does not review user accounts nor do we provide reports on specific accounts.

iQuantifi may from time to time send alerts, emails or other notifications to users if the system detects particular market movements or conditions that may be relevant to the user based on the user's preferences as indicated to us via the website.

#### ***Item 14 - Client Referrals and Other Compensation***

iQuantifi does not currently have any formal client referral relationships. Thus, it does not pay any fee to a third party for making client referrals to it. Also, as indicated above, the firm does not direct brokerage transactions to any third party, in return for client referrals. Clients may receive advisory fee discounts for recommending others use iQuantifi.

#### ***Item 15 - Custody***

iQuantifi does not take custody of user funds or securities. User funds and securities are held under the custody of the custodian selected by the user.

Users should confirm the frequency of account statements directly with their custodian, and these statements should be reviewed carefully.

To the extent a user receives any account report from iQuantifi, iQuantifi recommends the user carefully review the report to verify the information was input into the website correctly.

#### ***Item 16 - Investment Discretion***

iQuantifi does not have discretionary authority to manage securities accounts on behalf of clients.

#### ***Item 17 - Voting Client Securities***

iQuantifi does not vote proxies on behalf of clients who will receive such notices from their account's custodian.

iQuantifi also does not take any action on legal notices it or a client may receive from issuers of securities held by a client.

#### ***Item 18 - Financial Information***

iQuantifi does not receive fees of more than \$1,200 six months or more in advance, thus no financial statement for iQuantifi is attached. iQuantifi does not have any financial condition that is reasonably likely to impair its ability to meet its contracted commitment to any client.