

Firm Brochure

(Part 2A of Form ADV)



Foundations Investment Advisors, LLC

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This brochure provides information about the qualifications and business practices of Foundations Investment Advisors, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 480-214-9837 or by email at jeff@fiwealth.com. 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 Foundations Investment Advisors, LLC (IARD # 175083) is available on the SEC's website at www.adviserinfo.sec.gov

March 31, 2016

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure. Each year, we will ensure that you receive a summary of any material changes to this and subsequent brochures by April 30th. We will further provide you with our most recent brochure at any time at your request, without charge. You may request a brochure by contacting us at (480) 214-9837 or jeff@fiwealth.com.

Material Changes since the Last Update

The Company had the following material changes:

- Foundations Investment Advisors, LLC is a registered investment advisor with the Securities and Exchange Commission beginning July 2015.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

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Item 4: Advisory Business

Firm Description

Foundations Investment Advisors, LLC, (“FIA”) is a Registered Investment Advisor based in Scottsdale, Arizona, and incorporated under the laws of the State of Arizona. FIA is a Securities and Exchange Commission (“SEC”) Registered Investment Advisor and subject to SEC rules and regulations. Founded in 2015, FIA provides investment advice to primarily individuals which may include, but are not limited to, determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning. Our investment advice is tailored to meet our clients’ needs and investment objectives.

Foundations Investment Advisors, LLC is owned by Jeffrey B. Junior and Bryon Rice.

Types of Advisory Services

Asset Management Services

FIA provides investment advisory and portfolio management services on a continuing basis, which may include the review of client investment objectives and goals, recommending asset allocation strategies of managed assets among investment products such as cash, stocks, exchange-traded funds (“ETFs”), mutual funds, bonds, and annuities. Our investment advice is tailored to meet our clients’ needs and investment objectives. Clients may impose restrictions on investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.) by providing a signed and dated written notification, of which an e-mail is also an acceptable form of notification.

FIA provides investment advisory and other financial services through its Investment Advisory Representatives (“IAR”) to accounts opened with FIA. Managed Accounts are available to individuals.

FIA provides discretionary and non-discretionary investment advisory services to its clients through various managed account programs. FIA will assist clients in determining the suitability of the Managed Account Programs for the client. The IAR is compensated through a comprehensive single fee and the account may be assessed other charges associated with conducting a brokerage business. FIA and its IAR, as appropriate, will be responsible for the following:

- Performing due diligence
- Recommending strategic asset and style allocations
- Providing research on investment product options, as needed

- Obtaining investment advisory contract from client with required financial, risk tolerance, suitability and investment vehicle selection information for each new account
- Performing client suitability check on account documentation, reviewing the investment objectives and evaluating the investment vehicle selections
- Providing a Firm Brochure (this document)

Sub-Advisers

FIA, in providing the services agreed upon with the client, may retain hereafter ("the sub-adviser"), an investment adviser registered under applicable securities laws, as a sub-adviser to manage all or a portion of the managed assets in the Client's account. If this occurs, FIA will be responsible for the continuing supervision of the Client's account, and the actions of the sub-adviser in connection with the Client's account and the managed assets. FIA also will be responsible for the payment of any advisory fee or other charges of the sub-adviser with respect to the managed assets unless or except as specifically authorized in advance by the Client. FIA agrees that upon proper notice by the Client, FIA will refrain from the appointment of, or terminate as permitted under applicable contracts, any sub-adviser appointed pursuant to this authority.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities with written notification.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

FIA does sponsor wrap fee programs for some accounts managed by third parties, as described in the "Sub-Advisers" section above. A "wrap fee program" for purposes of the SEC is a program under which investment advisory and brokerage execution services are provided for a single "wrapped" fee that is not based on the transactions in a client account. Some FIA clients that are recommended a sub-adviser may have their accounts charged as a wrap fee program. FIA will assist clients in determining the suitability of the FIA Wrap Fee Program for the client.

FIA's Wrap Fee Program is offered as a part of the Asset Management Service. The Asset Management Service is also offered by FIA in a non-Wrap Fee Program. FIA recommends a sub-adviser and the sub-adviser provides portfolio management services for this program based on the Client's investment goals and objectives. If the client elects to participate in the Wrap Fee Program, the client will receive FIA's separate Wrap Fee Brochure in addition to the sub-advisor's Form ADV Part 2A disclosure brochure.

Client Assets under Management

As of March 16th, 2016, FIA had the following Assets under Management:

Discretionary: \$15,000,000

Non-Discretionary: \$0

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

The total annual advisory fees charged to the client are based on a percentage of assets under management as follows:

Assets Under Management	Annual Advisory Fee *
\$0 - \$5,000,000	2.0%
Next \$5,000,001 +	1.0%

*The fee schedule may not be the actual fee charged, but the maximum fee charged.

*Sub-Adviser fees, including wrap account fees, are included in the fee schedule above.

The annual fee is assessed on a quarterly schedule and calculated on the client's average daily balance. For example, a client with a \$6,000,000 portfolio will be charged 2.00% annually or .5% per quarter on the first \$5,000,000, and then 1.00% annually or .25% per quarter on the remaining \$1,000,000. With your written authorization, the custodian automatically deducts the advisory fee from your account quarterly, and distributes the above stated fee to FIA. The fees may be negotiated lower than the fees stated in the above fee schedule.

Discounts, not generally available to our advisory clients, may be offered to family members and associated persons of our firm.

The minimum account value is \$10,000 for asset management services.

Client Payment of Fees for Asset Management

With written authorization, we will automatically deduct our fee from your account through the qualified custodian holding your funds and securities. These fees will be deducted quarterly in arrears. The authorization and method of payment will be documented in the Investment Advisory Agreement.

Financial Planning – Financial planning services are charged in arrears through an hourly arrangement as agreed upon between the client and Investment Advisor Representative. There will never be an instance where \$1,200 or more in fees is charged six or more

months in advance. Fees are negotiable and vary depending upon the complexity of the client situation and services to be provided. Hourly fees range from \$100-\$350 per hour. Similar financial planning services may be available elsewhere for a lower cost to the client.

Fixed fees may be charged for asset management or financial planning services. If asset management services are charged fixed fees, the fees will never be greater than the fees stated in the above fee schedule. Fixed fees range from \$100 - \$2,500 depending on the type of service, complexity and duration of the service provided.

Clients may be invoiced monthly for all time spent by FIA as agreed upon by client or upon completion of the services if more than a month. Clients who wish to terminate the planning process prior to completion may do so with written notice. Upon receipt of written notification, any earned fee will immediately become due and payable. A client may terminate an advisory agreement without being assessed any fees or expenses within five (5) days of its signing.

Additional Client Fees Charged

In addition to advisory fees paid to FIA as explained above, clients may pay custodial service, account maintenance, transaction, and other fees associated with maintaining the account. These fees vary by broker and/or custodian. Clients should ask FIA for details on transaction fees or other custodial fees specific to their account, as these fees are not included in the annual advisory fee. FIA does not share any portion of such fees. Additionally, for any mutual funds purchased, the client may pay their proportionate share of the funds' distribution, internal management, investment advisory and administrative fees. Such fees are not shared with FIA and are compensation to the fund manager. Clients are urged to read the mutual fund prospectus prior to investing.

Mutual funds purchased or sold in broker-dealer accounts may generate transaction fees that would not exist if the purchase or sale were made directly with the mutual fund company. Mutual funds held in broker-dealer accounts also charge management fees. These mutual fund management fees may be more or less than the mutual fund management fees charged if the client held the mutual fund directly with the mutual fund company.

Clients may purchase shares of mutual funds directly from the mutual fund issuer, its principal underwriter, or a distributor without purchasing the services of FIA or paying the advisory fee on such shares (but subject to any applicable sales charges). Certain mutual funds are offered to the public without a sales charge. In the case of mutual funds offered with a sales charge, the prevailing sales charge (as described in the mutual fund prospectus) may be more or less than the applicable advisory fee. However, clients would not receive FIA's assistance in developing an investment strategy, selecting securities, monitoring performance of the account, and making changes as necessary.

Please refer to Item 12 "Brokerage Practices" of this brochure for additional information.

Prepayment of Client Fees

FIA does not require any prepayment of client fees.

External Compensation for the Sale of Securities to Clients

FIA does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of FIA.

Item 6: Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities. FIA does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

FIA primarily provides investment advice to individuals, businesses and trusts.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account value is \$10,000.

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

Methods of Analysis and Investment Strategies

Security analysis methods used by FIA may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

The main sources of information may include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy and Method of Analysis Material Risks

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement, Risk Tolerance or other documentation as required by FIA that documents the client's objectives and their desired investment strategy.

Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk. Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Our strategies and investments may have unique and significant tax implications. Regardless of your account size or other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Investing in securities involves risk of loss that clients should be prepared to bear. Although we manage your portfolio with strategies and in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends, and other distributions), and the loss of future earnings. These risks include the risks stated above. Regardless of the methods of analysis or strategies suggested for your particular investment goals, you should carefully consider these risks, as they all bear risks.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

FIA's Investment Advisor Representatives may be registered with an unaffiliated broker-dealer. In their capacity as a registered representative, these individuals may transact in securities that pay a commission. These activities are separate and distinct from their role as an Investment Advisor Representative. If the Investment Advisor Representative is also registered with a broker-dealer, it will be disclosed in the advisor's Form ADV Part 2B Brochure Supplement which the client will receive at the onset of the relationship.

Futures or Commodity Registration

FIA nor its employees are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Jeffrey B. Junior has a financial industry affiliated business as a Registered Investment Advisor and insurance agent with Trajan Wealth, LLC. Not more than 50% of his time is spent on these activities. He and/or his Investment Advisor Representative(s) may receive separate yet typical compensation in the form of finder's fees for the sale of insurance products through Trajan Wealth, LLC.

In addition, Investment Advisor Representatives of FIA may be independent insurance agents for various companies not affiliated with FIA or Trajan Wealth, LLC. These practices represent conflicts of interest because it gives the Investment Advisor Representative an incentive to recommend products based on the compensation amount received. This conflict is mitigated by the fact that Investment Advisor Representatives with FIA have a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any insurance products. Clients have the option to purchase these products through another insurance agent of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

FIA does not select or recommend the services of other registered investment advisors.

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

Code of Ethics Description

The employees of FIA have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of FIA employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of FIA. The Code reflects FIA and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

FIA's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of FIA may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

FIA's Code is based on the guiding principle that the interests of the client are our top priority. FIA's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

FIA and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

FIA and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as trading ahead of client trades, employees are required to disclose all reportable securities transactions as well as provide FIA with copies of their brokerage statements.

The Chief Compliance Officer of FIA is Jeff Junior. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

FIA does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

- *Directed Brokerage*
You may direct us in writing to use a particular broker-dealer to execute some or all of the transactions for your account. If you do so, you are responsible for negotiating the terms and arrangements for the account with that broker-dealer. We may not be able to negotiate commissions, obtain volume discounts, or best execution. In addition, under these circumstances a difference in commission charges may exist between the commissions charged to clients who direct us to use a particular broker or dealer and other clients who do not direct us to use a particular broker or dealer.
- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. FIA recommends the brokerage and custodial services of TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC ("TD Ameritrade"). TD Ameritrade maintains custody of all funds and securities. We believe that TD Ameritrade provides quality execution services for you at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by TD Ameritrade, including the value of research provided, the firm's reputation, execution capabilities, commission rates, reporting capabilities, and responsiveness to our clients and our firm. In recognition of the value of research services and additional brokerage products and services TD Ameritrade provides, you may pay higher commissions and/or trading costs than those that may be available elsewhere.
- *Soft Dollar Arrangements*

FIA does not maintain any soft dollar arrangements

Aggregating Securities Transactions for Client Accounts

When FIA buys or sells the same security for two or more clients (including our personal accounts), we may place concurrent orders to be executed together as a single “block” in order to facilitate orderly and efficient execution. Each client account will be charged or credited with the average price per unit. We receive no additional compensation or remuneration of any kind because we aggregate client transactions, and no client is favored over any other client.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Investment Advisor Representative assigned to the account. Account reviews are performed more frequently when market conditions dictate.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients’ accounts are changes in the tax laws, new investment information, and changes in a client’s own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts from the Custodian. Account reports may be issued by FIA. Client receives confirmations of each transaction in account from the custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

FIA does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

FIA does not compensate for client referrals.

Item 15: Custody

Account Statements

We directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy. Clients are urged to compare the account statements received directly from their custodians to any performance report statements prepared by FIA.

Item 16: Investment Discretion

Discretionary Authority for Trading

Before FIA can buy or sell securities on your behalf, you must first sign our discretionary management agreement, a limited power of attorney, and/or trading authorization forms. By choosing to do so, you may grant the firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. Clients may impose limitations on discretionary authority for investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.), as well as other limitations as expressed by the client. Limitations on discretionary authority are required to be provided to the IAR in writing. Please refer to the “Advisory Business” section of this Brochure for more information on our discretionary management services.

Item 17: Voting Client Securities

Proxy Votes

FIA does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because FIA does not serve as a custodian for client funds or securities and FIA does not require prepayment of fees of more than \$1,200 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm’s Ability to Meet Commitments to Clients

FIA has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither FIA nor its management has had any bankruptcy petitions.

Item 19: Requirements for State Registered Advisors

This section is not applicable as FIA is SEC registered and not state registered.

Brochure Supplement

Part 2B of Form ADV

Jeffrey B. Junior

Foundations Investment Advisors, LLC

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FAX: 480-214-9520

EMAIL: jeff@fiwealth.com

This brochure provides information about Jeffrey B. Junior and supplements the Foundations Investment Advisors, LLC's brochure. Being registered as a registered investment adviser does not imply a certain level of skill or training. You should have received a copy of that brochure. Please contact Jeffrey B. Junior if you did not receive Foundations Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey B. Junior (CRD #2940593) is available on the SEC's website at www.adviserinfo.sec.gov.

March 28, 2016

Brochure Supplement (Part 2B of Form ADV)

Additional Investment Advisor Representative

Jeffrey B. Junior

- Year of birth: 1975
-

Item 2 Educational Background and Business Experience

Educational Background:

- Campbell University; Degree in General Studies; 1997

Business Experience:

- Foundations Investment Advisors, LLC; Owner/Chief Compliance Officer/Investment Advisor Representative; 3/2015 – Present
 - Trajan Wealth, LLC; Owner/Chief Compliance Officer/Investment Advisor Representative; 7/2012 - Present
 - Trajan Wealth, LLC; Owner; 08/2011 – Present
 - Trajan Wealth, LLC; Owner/Insurance Agent
 - Trajan Insurance Services, Inc.; Co-Owner/Insurance Agent; 09/2011 – 05/2012
 - Valley Financial Corporation; Owner/Insurance Agent; 03/2010 – 05/2012
 - Transamerica Financial Advisors, Inc.; Managing Principal; 04/2004 – 03/2010
 - National Planning Corp.; Managing Principal; 12/2002 – 04/2004
 - Sun America; Managing Principal; 08/2002 – 12/2002
 - Simmers Capital Management; Vice President; 9/1997 – 06/2002
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Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

Jeffrey B. Junior has a financial industry affiliated business as a Registered Investment Advisor and insurance agent with Trajan Wealth, LLC. Not more than 50% of his time is spent on these activities. He and/or his Investment Advisor Representative(s) may receive separate yet typical compensation in the form of finder's fees for the sale of insurance products.

These practices represent conflicts of interest because it gives Mr. Junior an incentive to recommend products based on the compensation amount received. This conflict is mitigated by the fact that Mr. Junior has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any insurance

products. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 5 Additional Compensation

Jeffrey B. Junior does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

Item 6 Supervision

As Chief Compliance Officer of Foundations Investment Advisors, LLC, Jeffrey Junior is responsible for supervision and formulation and monitoring of investment advice offered to clients.

Item 7 Requirements for State-Registered Advisors

This section is not applicable as FIA is SEC registered and not state registered.