

Firm Brochure
(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of REVIEWMY401K.COM LLC. If you have any questions about the contents of this brochure, please contact us at: 941-792-8700, or by help@reviewmy401k.com at: help@reviewmy401k.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 REVIEWMY401K.COM LLC is available on the SEC's website at www.adviserinfo.sec.gov

DATE: 03/15/2011

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 941-792-8700 or by email at: help@reviewmy401k.com.

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Advisory Business

Firm Description

REVIEWMY401K.COM LLC, ("FIRM NAME") was founded in 2008.

REVIEWMY401K.COM LLC provides non-discretionary investment advice and guidance to Employee Retirement Plan Participants on asset allocation and diversification utilizing their company menu of mutual fund choices.

REVIEWMY401K.COM has no discretion or control over clients' funds or securities. The client gives us their information on the REVIEWMY401k.COM LLC web site, takes the Risk Assessment Questionnaire and sends us how they are currently invested along with the menu of mutual funds that are available in their plan. From there we start our analysis to create a well allocated and diversified plan. The client gets the list of funds and their weightings, the Proposed Portfolio, along with an investment policy statement and recommendation. The client takes their recommended plan and implements the changes in their own Employee Retirement Plan which we can assist in this process. REVIEWMY401K.COM LLC will send updates to their secure personal web account on a calendar quarter as to changes, if any, in their allocation percentages and/or mutual funds and their performance along with some market commentary and general information. We will recommend and help clients to be put on a rebalancing schedule. Clients are permitted to contact us directly by e-mail or phone to answer any questions, concerns or help they may need.

Principal Owners

Thomas G. Chipain is a 99% stockholder. Billie Chipain is a 1% stockholder.

Types of Advisory Services

INVESTMENT ADVISORY SERVICES: REVIEWMY401K.COM LLC offers professional investment advice and guidance to Employee Retirement Plan Participants through the internet utilizing only their company menu of mutual fund choices. REVIEWMY401K.COM LLC accounts are self directed and it is the sole responsibility of the participant to monitor, check reviews and updates and make those changes to their own Employee Retirement Plans. Accounts will be reviewed and updated by the Managing Member or its affiliates. Reviews may be triggered by material market, economic or political events. REVIEWMY401K.COM LLC client accounts will be reviewed and updated quarterly, which may or may not include a report detailing any change in the clients asset allocation. We will also recommend clients be put on a rebalancing schedule which should be done at least annually. Clients can access their personal secure accounts at the REVIEWMY401k.COM web site anytime to review their recommendations, updates, personal information and risk assessment profile.

Tailored Relationships

The goals and objectives for each client are documented in our Investment Policy Statement and Recommendation. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement: Not Applicable**Advisory Service Agreement**

ReviewMy401k.com LLC Investment Advisory Service Agreement

By clicking the “I Have Read and I Agree to the terms and conditions of the ReviewMy401k.com, LLC (hereinafter “ReviewMy401k.com”) Investment Advisory Service Agreement” button below you (hereinafter “Client”), as the Client to the ReviewMy401k.com service, acknowledge and agree that you:

- (1) are at least 18 years old
- (2) have read and understand this Agreement below
- (3) have read and understood the Terms of Use posted on the ReviewMy401k.com website
- (4) agree to be bound by both this Agreement and the Terms of Use
- (5) have received and reviewed the [ADVISOR DISCLOSURE DOCUMENT](#) (ADV Part 2 A&B) of ReviewMy401k.com, posted on the ReviewMy401k.com Website
- (6) have agreed to fully pay for the services rendered by ReviewMy401k.com LLC, and
- (7) have provided ReviewMy401k.com with correct and accurate information, including your contact information, your current retirement account investments, your available investment choices, and your Risk Assessment Profile.

ReviewMy401k.com Service

The ReviewMy401k.com seeks to help employee retirement plan investors with a economical way to obtain necessary information and direction to help achieve their investment goals. ReviewMy401k.com will provide investors with a recommended asset allocation, by assessing the available mutual funds of each investor's 401k, 403b, 457b, TSP or pension plan and by applying the information provided by each investor according to industry standards.

ReviewMy401k.com assumes that client will implement the recommendations we have provided for client's employee retirement plan. Client will maintain custody and control over Client's accounts at all times; ReviewMy401k.com will not have custody or discretionary authority over any of Client's accounts. Further, ReviewMy401k.com will not monitor client's investment decisions that Client chooses to make.

You will receive quarterly investment reviews and updates from ReviewMy401k.com. Every calendar quarter ReviewMy401k.com will look to see if there are any allocation percentages and or fund changes to be made. We will direct you by email on these suggested changes.

Client's obligation

Client agrees to:

- 1) Provide accurate information to ReviewMy401k.com LLC regarding Client's personal and investment information,
- 2) Hold harmless and indemnify ReviewMy401k.com LLC and any of its agents for errors in information provided by other third parties, specifically including mutual funds and other investment companies within Client's 401k, 403b, 457b, TSP or pension plan or any other account for which Client has paid for services of ReviewMy401k.com (hereinafter "investment account"), or hold harmless and indemnify ReviewMy401k.com LLC and any of its agents, when given permission to use and for errors, the username and password provided by the client to make investment changes to their account on behalf of the client.
- 3) Solely determine whether to implement the recommended asset allocation provided by ReviewMy401k.com LLC,
- 4) Monitor Client's performance within Client's investment account (Your intent in monitoring performance is to ensure that 1) you continue to be on track to achieve your goals, 2) over a reasonable period your investments produce acceptable return in relation to risk, 3) securities contribute to the portfolio as anticipated, and 4) the portfolio continues to feature an acceptable level of risk. If you have concerns about the performance of your account, you will contact ReviewMy401k.com with these concerns necessary changes.)

Market Conditions

Client acknowledges that ReviewMy401k.com's informational guidance regarding the Client's investments cannot guarantee future results. There are multitude of market and economic conditions which affect results and overall performance. All investments can appreciate and depreciate. ReviewMy401k does not guarantee or warrant that the services offered herein will result in profit. Further, reinvestment of dividends or other earnings is necessary to obtain maximum results.

Client not bound.

Client warrants that the representations of Client do not violate any obligation by which Client is bound, whether arising by contract, operation of law or otherwise. Client will indemnify ReviewMy401k.com from any liability or expense resulting from a breach of Subscriber's representations.

ReviewMy401k.com representation

By execution of this Agreement, ReviewMy401k.com represents and confirms that it is registered as an investment adviser in the State of Florida.

Payment required.

The rate for providing client investment advisory services for an individual is a onetime payment of \$190.00 for a one year service subscription or \$95.00 paid semi-annually also for a one year service subscription. Since this is a one year service subscription there is no pro-rata refund available. ReviewMy401k.com will automatically renew Client's service subscription, with notice, unless Client notifies Reviewmy401k.com via e-mail or letter on or before their anniversary date. Reviewmy401k.com reserves the right to charge a lower rate. You agree to pay all federal, state or local taxes, where applicable, to use the service herein.

Clients may terminate their accounts without penalty for a full refund, within five business days of agreeing to the Advisory Service Agreement. If any fees or other charges billed to you are not paid when due, ReviewMy401k.com shall have the right to suspend your service subscription until such service subscription fees or other charges are paid in full.

Corporate Rates:

Our corporate client rate per employee is available upon request by emailing us at help@reviewmy401k.com or by phone at 866-792-8707.

Termination.

This Agreement shall continue in effect until terminated by either party by giving to the other written notice. You must notify ReviewMy401k.com via letter or email that you wish to terminate this Agreement, on or before the end of your anniversary date or you will continue to automatically renew for successive terms of the same duration and you will be charged for each such renewal at the fee in effect at the time of that renewal.

Not Assignable or transferable.

No assignment of this Agreement shall be effective without the prior written consent of both parties hereto. The information guidance is specifically intended for only Client and is not transferable and is not to be distributed to others.

Notices.

All notices and other communications contemplated by this Agreement shall be deemed duly given if transmitted to ReviewMy401k.com at: help@reviewmy401k.com, 1-866-792-8707 or ReviewMy401k.com web site to the attention of its Managing Member and to Client at their e-mail address or at such other address or addresses as shall be specified, in each case, in a written notice similarly given.

Governing Law.

The validity of this Agreement and the rights and liabilities of the parties hereunder shall be determined in accordance with the laws of the

State of Florida except to the extent preempted by ERISA.

Confidential Relationship.

All information and advice furnished by either party to the other shall be treated as confidential and shall not be disclosed to third parties except as required by law.

Ownership and Copyright

You acknowledge and agree that the Web Site, the Service and the information contained therein are owned by ReviewMy401k.com. All site design, text, code, graphics, and interfaces, and the selection and arrangements thereof, on the Site are the property of ReviewMy401k.com, or their respective partners and clients unless otherwise noted, and are protected by U.S. and other international copyright laws, © 2011 , ReviewMy401k.com. ALL RIGHTS RESERVED. Prior permission to use, reproduce, or reprint any photograph, illustration, artwork, or other material on the Site must be obtained from the copyright owner, regardless of the intended use. Any unauthorized use of the materials appearing on the Site is in violation of copyright, trademark, and other applicable laws and could result in criminal or civil penalties.

DISCLAIMER OF WARRANTIES

ReviewMy401k.com DISCLAIMS ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS AND CONDITIONS OF ANY KIND, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT, WITH RESPECT TO THE USE OF THIS WEB SITE AND ITS SERVICES, OR THE ACCURACY, COMPLETENESS, TIMELINESS OR CURRENTNESS OF ITS CONTENT, IN ANY WAY AND FOR ANY PURPOSE.

DAMAGE EXCLUSION AND LIMITATION

IN NO EVENT WILL REVIEWMY401K.COM BE LIABLE FOR ANY INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY OR INDIRECT DAMAGES ARISING OUT OF THE USE OF OR INABILITY TO USE THIS WEB SITE OR ANY OF ITS SERVICES OR CONTENT, OR LOSS OF DATA, EVEN IF REVIEWMY401K.COM HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, PRODUCT LIABILITY, STRICT LIABILITY OR OTHERWISE. FURTHER, CLIENT EXCUSES ANY SIMPLE NEGLIGENCE OF REVIEWMY401K.COM AND WILL ONLY HOLD REVIEWMY401K.COM LIABLE IN SITUATIONS WERE THE ACTIONS OF REVIEWMY401K.COM ARE GROSSLY WILLFUL, WANTON OR FRAUDULENT.

EXCLUSION OF LIMITATIONS AND DISCLAIMERS

BECAUSE SOME JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OF WARRANTIES, OR THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, IN SUCH JURISDICTIONS REVIEWMY401K.COM'S LIABILITY IS LIMITED TO THE GREATEST EXTENT PERMITTED BY LAW.

Limitation of Liability

Client agrees that, except as otherwise required by law, ReviewMy401k.com, including its officers, agents, and/or assigns, will not be liable for any losses or damages (direct, indirect or punitive) that may result from your investment decisions or your use of the Service or any data related to such use. You are responsible for implementing any recommendation provided by ReviewMy401k.com.

Client agrees that ReviewMy401k.com will not be liable for any damages or losses caused directly or indirectly by any circumstance or condition beyond the control ReviewMy401k.com, including, without limitation, government restrictions, exchange or market rulings, suspension of trading, war, strikes, acts of God, extreme market volatility, abnormal trading volumes, technical computer problems, computer system failures and malfunctions, system access issues, system capacity issues, high internet traffic, the interruption of services or information, and other similar problems and defects.

ReviewMy401k.com does not guarantee the completeness, accuracy, sequencing or timeliness of the educational, news and financial market information that is obtained from others and made available to you. ReviewMy401k.com may provide access to news and content provided by third parties over which ReviewMy401k.com does not exercise editorial control or review, and ReviewMy401k.com is not responsible for the content of such materials. You agree that we will not be liable for any action you take or decision you make in reliance on such information.

Password Protected Areas

Some areas of the ReviewMy401k.com web-site ("Password Protected Areas") are password protected and available only to clients who are registered with ReviewMy401k.com to have an account. Registration requires clients to fully complete the account registration process. ReviewMy401k.com reserves the right to deny or revoke registration or access to Password Protected Areas for any client. ReviewMy401k.com takes reasonable measures to ensure the security of the Password Protected Areas but cannot guarantee the absolute security of information or communications in such Password Protected Areas. Clients are responsible for maintaining the security of the password they receive from ReviewMy401k.com and must notify ReviewMy401k.com immediately if they believe that the security of their password or account has been breached or subject to unauthorized use. ReviewMy401k.com will not be liable for any loss or liability incurred as a result of an unauthorized person using a User's password.

Arbitration

In the event of any controversy, dispute, or claim by or between you and ReviewMy401k.com, the parties shall in the first instance attempt in good faith to resolve such matter through discussions between and among the parties. If the matter has not been resolved within 30 days notice of the dispute to the other party, any and all controversies, disputes or claims arising under or relating to this Agreement, the Web Site, or the Service (including, but not limited to, whether the matter must be submitted to arbitration) shall be submitted to binding arbitration under the commercial rules of the American Arbitration Association ("AAA"). The decision issued by the AAA panel will be final and binding on the parties. The parties are waiving their right to seek remedies in court, including the right to a jury trial. Pre-arbitration discovery is generally more limited than and different from court proceedings. The arbitrators' award is not required to include factual findings or legal reasoning, and any right to appeal or to seek modification of rulings by the arbitrators is strictly limited. Notwithstanding the foregoing, any party may seek preliminary injunctive relief to preserve the status quo pending the disposition of any such arbitration proceeding or temporary or permanent injunctive relief from any breach of any provision of this Agreement. The site of any arbitration between Client and ReviewMy401k.com will be Sarasota County, Florida.

General

The forgoing constitute the entire agreement between each Client and ReviewMy401k.com governing the Client's access to and use of the web site and its services, and supersedes all prior agreements regarding its subject matter.

To the maximum extent possible, each provision in this Agreement shall be interpreted in such manner as to be valid and enforceable under applicable law. If any provision of this Agreement is held to be invalid or unenforceable under applicable law, such provision shall be modified so as to be rendered valid and enforceable while implementing, to the maximum extent possible, the original intent of such provision. If such modification is not possible or allowed, then such provision shall be ineffective only to the extent of such unenforceability or invalidity without affecting the remainder of such provision or any other provisions in this Agreement.

E-mail Authorization:

Client agrees to receive e-mail communications from ReviewMy401k.com.

ReviewMy401k.com will use e-mail to communicate time sensitive information and will not share Client's contact information with any other third parties.

Retainer Agreement: Not applicable

Investment Management Agreement

An Investment Management Agreement may be executed when financial planning is not provided as part of the relationship. The annual fee for an Investment Management Agreement is \$190.00 and is NOT NEGOTIABLE.

Tax Preparation Agreement: Not Applicable

Hourly Planning Engagements: Not Applicable

Asset Management: Not Applicable

Termination of Agreement

This Agreement shall continue in effect until terminated by either party by giving to the other written notice. You must notify ReviewMy401k.com via letter or email that you wish to terminate this Agreement, on or before the end of your anniversary date or you will continue to automatically renew for successive terms of the same duration and you will be charged for each such renewal at the fee in effect at the time of that renewal.

Clients may terminate their accounts without penalty for a full refund, within five business days of agreeing to the Advisory Service Agreement. If any fees or other charges billed to you are not paid when due, ReviewMy401k.com shall have the right to suspend your service subscription until such service subscription fees or other charges are paid in full

Fees and Compensation

Description

The rate for providing client investment advisory services for an individual is a onetime payment of \$190.00 for a one year service subscription or \$95.00 paid semi-annually also for a one year service subscription. Since this is a one year service subscription there is no pro-rata refund available. ReviewMy401k.com will automatically renew Client's service subscription, with notice, unless Client notifies Reviewmy401k.com via e-mail or letter on or before their anniversary date. Reviewmy401k.com reserves the right to charge a lower rate. You agree to pay all federal, state or local taxes, where applicable, to use the service herein.

Fees are *NOT NEGOTIABLE*.

Fee Billing

Investment management fees are billed at the time client signs up for the service.

Other Fees

There are no other fees.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to REVIEWMY401K.COM LLC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

REVIEWMY401K.COM LLC reserves the right to stop work on any account that is more than 5 days overdue.

Performance-Based Fees: Not Applicable

Types of Clients

Description

REVIEWMY401K.COM LLC generally provides investment advice to individuals, pension and profit sharing plans, trusts, organizations, corporations or business entities

Client relationships vary in scope and length of service.

Account Minimums: There are none.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

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

Other sources of information that REVIEWMY401K.COM LLC may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Morningstar Office and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic/tactical asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client when they complete the Risk Assessment Questionnaire. The client may change these objectives at any time. Each client executes an Investment Policy Statement and Recommendation that documents their objectives and their desired investment strategy.

Risk of Loss

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 not buy as much as 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.

Disciplinary Information

Legal and Disciplinary

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

Other Financial Industry Activities and Affiliations

Financial Industry Activities

REVIEWMY401K.COM LLC is a Registered Investment Advisory firm.

Affiliations

Thomas G. Chipain owns and operates METIS Investment Strategies LLC – A Registered Investment Advisory Firm. Mr. Chipain is also a licensed insurance agent in the state of Florida. From time to time, he will offer clients advice or products from those activities

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

Code of Ethics

The employees of REVIEWMY401K.COM LLC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

REVIEWMY401K.COM LLC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the REVIEWMY401K.COM LLC *Compliance Manual*.

Personal Trading

The Chief Compliance Officer of REVIEWMY401K.COM LLC is Thomas G. Chipain. He/she reviews all employee trades each quarter. His/her trades are reviewed by Thomas G. Chipain. 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. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms: Not Applicable

Best Execution: Not Applicable

Soft Dollars: Not Applicable

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Account reviews are performed quarterly by advisor Thomas G. Chipain President/ Investment Manager. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

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

Regular Reports

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. *Advisory Service Agreement* clients, *Investment Management* clients, and *Retainer Agreement* clients receive written quarterly updates. The written updates may include a quarterly review and/or update.

Client Referrals and Other Compensation

Incoming Referrals

REVIEWMY401K.COM LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

REVIEWMY401K.COM LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

(Explain, if applicable)

Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by REVIEWMY401K.COM LLC.

Net Worth Statements: Not Applicable

Investment Discretion

Discretionary Authority for Trading

REVIEWMY401K.COM LLC does not accept discretionary authority to manage securities accounts on behalf of clients. REVIEWMY401K.COM LLC provides non-discretionary investment advice and guidance only.

Limited Power of Attorney: Not Applicable

Voting Client Securities

Proxy Votes

REVIEWMY401K.COM LLC does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, REVIEWMY401K.COM LLC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

REVIEWMY401K.COM LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because REVIEWMY401K.COM LLC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

Business Continuity Plan

General

REVIEWMY401K.COM LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

REVIEWMY401K.COM LLC has signed a Business Continuation Agreement with another financial advisory firm to support REVIEWMY401K.COM LLC in the event of Thomas G. Chipain's serious disability or death.

Information Security Program

Information Security

REVIEWMY401K.COM LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

REVIEWMY401K.COM LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone 941-792-8700, mail, fax, help@reviewmy401k.com, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

REVIEWMY401K.COM LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge and aptitude of investment management and an emphasis on asset allocation, a history of employing an honorable code of ethics and to always act as a fiduciary to our clients. Examples of acceptable coursework include: an CRPS, MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Chartered Retirement Plan Specialist (CRPS):

Chartered Retirement Plan Specialists are licensed by the College of Financial Planning. CRPS certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the education requirements set by the CRPS Board.
- Successful completion of the Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

EMPLOYEE NAME 1, CERTIFICATIONS

Name: Thomas George Chipain

Born: 1954

Education Background:

BS Business and Restaurant Management University of Wisconsin-Stout 1976

College for Financial Planning- CHARTERED RETIREMENT PLANS SPECIALISTsm
March, 2010

Business Background:

2008 – Present President & Managing Member ReviewMy401k.com LLC
2007 – Present President & Managing Member METIS Investment Strategies LLC
2005 – 2007 Financial Advisor Morgan Stanley
2004 – 2005 Financial Advisor Ameriprise Financial
1981 – 2004 Business Owner

Supervision:

Thomas G. Chipain is supervised by Thomas G. Chipain, President/Investment Manager. He reviews Thomas G. Chipain's work through frequent office interactions as well as remote interactions. He also reviews Thomas G. Chipain's activities through our client relationship management system.

SUPERVISOR'S contact information:
941-792-8700 HELP@REVIEWMY401K.COM

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

EMPLOYEE NAME 2, CERTIFICATIONS

Not Applicable at this time.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None