

**FORM ADV**

**Uniform Application for Investment Adviser Registration**

**Part II - Page 1**

OMB APPROVAL

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Hours per response.....9.402

Name of Investment Adviser:					ReviewMy401k.com LLC	
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
	P.O. Box 14142	Bradenton	FL.	34280	941-792-8700	

**This part of FORM ADV gives information about the investment adviser and its business for the use of clients. The information has not been approved or verified by any government authority.**

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**(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)**

**Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

Applicant: <b>ReviewMy401k.com LLC</b>	SEC File Number: 801-	Date: <b>01/02/2009</b>
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**1. A. Advisory Services and Fees.** (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

**Applicant:**

- (1) Provides investment supervisory services ..... %
- (2) Manages investment advisory accounts not involving investment supervisory services..... 100 %
- (3) Furnishes investment advice through consultations not included in either service described above... %
- (4) Issues periodicals about securities by subscription ..... %
- (5) Issues special reports about securities not included in any service described above..... %
- (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... %
- (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities... %
- (8) Provides a timing service ..... %
- (9) Furnishes advice about securities in any manner not described above..... %

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

**B.** Does applicant call any of the services it checked above financial planning or some similar term? . . . . .  Yes  No

**C.** Applicant offers investment advisory services for: (check all that apply)

- (1) A percentage of assets under management
- (2) Hourly charges
- (3) Fixed fees (not including subscription fees)
- (4) Subscription fees
- (5) Commissions
- (6) Other

**D.** For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

**2. Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- A. Individuals
- B. Banks or thrift institutions
- C. Investment companies
- D. Pension and profit sharing plans
- E. Trusts, estates, or charitable organizations
- F. Corporations or business entities other than those listed above
- G. Other (describe on Schedule F)

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)**

**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> A. Equity securities<br>(1) exchange-listed securities<br><input type="checkbox"/> (2) securities traded over-the-counter<br><input type="checkbox"/> (3) Foreign issuers | <input type="checkbox"/> H. United States government securities  |
| <input type="checkbox"/> B. Warrants  | <input type="checkbox"/> I. Options contracts on:<br>(1) securities<br><input type="checkbox"/> (2) commodities  |
| <input type="checkbox"/> C. Corporate debt securities (other than commercial paper)   | <input type="checkbox"/> J. Futures contracts on:<br>(1) tangibles<br><input type="checkbox"/> (2) intangibles   |
| <input type="checkbox"/> D. Commercial paper  | <input type="checkbox"/> K. Interests in partnerships investing in:<br>(1) real estate<br><input type="checkbox"/> (2) oil and gas interests<br><input type="checkbox"/> (3) other (explain on Schedule F) |
| <input type="checkbox"/> E. Certificates of deposit   | <input type="checkbox"/> L. Other (explain on Schedule F)  |
| <input type="checkbox"/> F. Municipal securities  |  |
| <input type="checkbox"/> G. Investment company securities:<br>(1) variable life insurance<br><input type="checkbox"/> (2) variable annuities<br><input checked="" type="checkbox"/> (3) mutual fund shares    |  |

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

A. Applicant's security analysis methods include: (check those that apply)

- |   |  |
|---|--|
| (1) <input checked="" type="checkbox"/> Charting    | (4) <input checked="" type="checkbox"/> Cyclical           |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical   |  |

B. The main sources of information applicant uses include: (check those that apply)

- |   |  |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines    | (5) <input type="checkbox"/> Timing services   |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities   | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the<br>Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases   |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (8) <input type="checkbox"/> Other (explain on Schedule F)   |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- |  |  |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases<br>(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions   |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input type="checkbox"/> Option writing, including covered options,<br>uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days)                            | (7) <input type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input type="checkbox"/> Short sales   |  |

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LLC

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**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? .....  Yes  No

(If yes, please describe these standards on Schedule F)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

**7. Other Business Activities.** (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
  - (1) broker-dealer
  - (2) investment company
  - (3) other investment adviser
  - (4) financial planning firm
  - (5) commodity pool operator, commodity trading adviser or futures commission merchant
  - (6) banking or thrift institution
  - (7) accounting firm
  - (8) law firm
  - (9) insurance company or agency
  - (10) pension consultant
  - (11) real estate broker or dealer
  - (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?..  Yes  No

(If yes, describe on Schedule F the partnerships and what they invest in.)

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**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sell for itself securities it also recommended to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

**10. Conditions for Managing Accounts.** Does the applicant provide investment advisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other condition for starting or maintaining an account?

Yes  No

(If yes, describe on Schedule F)

**11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory account, or holds itself out as providing financial planning or some similarly termed services:

A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

INVESTMENT ADVISORY SERVICES: ReviewMy401k.com 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 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.

B. Describe below the nature and frequency of regular reports to clients on their accounts.

INVESTMENT ADVISORY SERVICES: ReviewMy401k.com 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.

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**12. Investment or Brokerage Discretion.**

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- |  |                              |  |
|--|------------------------------|--|
| (1) securities to be bought or sold? .....           | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (2) amount of securities to be bought or sold? ..... | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? .....               | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (4) commission rates paid? .....                     | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? ..... Yes  No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- |   |                              |  |
|---|------------------------------|--|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? ..... | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? .....  | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
  - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet?..... Yes  No

**Schedule F of  
FORM ADV  
Continuation Sheet for Form ADV Part II**

Applicant: ReviewMy401k.com LLC	SEC File Number: 801-	Date: 01/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>ReviewMy401k.com LLC</b>	IRS Empl. Ident. No.: <b>26-0409160</b>
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Item of Form (identify)	Answer
Part II, 1 D.	<p><b>ReviewMy401k.com LLC offers the following services to advisory clients:</b></p> <p>ReviewMy401k.com provides non-discretionary investment advice to Employee Retirement Plan Participants providing investment guidance 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 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 implementation plan, along with an investment policy statement and recommendation.</p> <p>The client then takes their recommended plan and implements the changes in their own Employee Retirement Plan.</p> <p>ReviewMy401k.com will send updates to their secure personal web account on a calender 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.</p> <p>Clients are permitted to contact us directly by e-mail or phone to answer any questions, concerns or help they may need.</p>

**(Complete amended pages in full, circle amended items and file with execution page (page 1)).**

**Schedule F of  
FORM ADV  
Continuation Sheet for Form ADV Part II**

Applicant: ReviewMy401k.com LLC	SEC File Number: 801-	Date: 01/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: ReviewMy401k.com LLC	IRS Empl. Ident. No.: 26-0409160
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Item of Form (identify)	Answer
Part II, 1 D.	<p><b>FEES:</b></p> <p>The rate for creating client investment advisory services for an individual is a one time payment of \$159.95 for a one year service or \$89.95 paid semi-annually (the higher fee) also for a one year service. Reviewmy401k.com retains the right to bill quarterly as well. Since this is a one year service there is no pro-rata refund available. ReviewMy401k.com will automatically renew clients service at annual date, (ReviewMy401k.com will give a two weeks email notice prior to renewal), unless they notify us otherwise via e-mail on or before their anniversary date. Reviewmy401k.com reserves the right to charge a lower rate.</p> <p>Clients may terminate their accounts without penalty for a full refund, within five business days of agreeing to the Advisory Service Agreement.</p> <p><b>Corporate Rates:</b></p> <p>The corporate client rate per employee ranges between \$149.95 to \$119.95 per year paid out according to each companies payout schedule.</p>

**(Complete amended pages in full, circle amended items and file with execution page (page 1).)**

**Schedule F of  
FORM ADV  
Continuation Sheet for Form ADV Part II**

Applicant: ReviewMy401k.com LLC	SEC File Number: 801-	Date: 01/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: ReviewMy401k.com LLC	IRS Empl. Ident. No.: 26-0409160
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Item of Form (identify)	Answer										
Part II, 5	ReviewMy401k.com LLC requires all individuals who give advice on behalf of ReviewMy401k.com LLC to have a college education and 4 years experience related to 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.										
Part II, 6	<p><b>EDUCATION AND BUSINESS BACKGROUND</b></p> <p>Name: Thomas George Chipain                      Born: 1954</p> <p>Education Background: BS Business and Restaurant Management      University of Wisconsin-Stout      1976</p> <p>Business Background:</p> <table> <tr> <td>2007 – Present</td> <td>Managing Member ReviewMy401k.com LLC</td> </tr> <tr> <td>2007 – Present</td> <td>Managing Member T.G. Chipain Financial Group LLC</td> </tr> <tr> <td>2005 – 2007</td> <td>Financial Advisor Morgan Stanley</td> </tr> <tr> <td>2004 – 2005</td> <td>Financial Advisor Ameriprise Financial</td> </tr> <tr> <td>1981 – 2004</td> <td>Business Owner</td> </tr> </table>	2007 – Present	Managing Member ReviewMy401k.com LLC	2007 – Present	Managing Member T.G. Chipain Financial Group LLC	2005 – 2007	Financial Advisor Morgan Stanley	2004 – 2005	Financial Advisor Ameriprise Financial	1981 – 2004	Business Owner
2007 – Present	Managing Member ReviewMy401k.com LLC										
2007 – Present	Managing Member T.G. Chipain Financial Group LLC										
2005 – 2007	Financial Advisor Morgan Stanley										
2004 – 2005	Financial Advisor Ameriprise Financial										
1981 – 2004	Business Owner										

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of  
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Continuation Sheet for Form ADV Part II**

Applicant: ReviewMy401k.com LLC	SEC File Number: 801-	Date: 01/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: ReviewMy401k.com LLC	IRS Empl. Ident. No.: 26-0409160
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Item of Form (identify)	Answer
Part II, 8 C (3 & 9)	<p><b>OTHER FINANCIAL INDUSTRY AFFILIATIONS</b></p> <p>Thomas G. Chipain owns and operates T.G. Chipain Financial Group 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</p>

**(Complete amended pages in full, circle amended items and file with execution page (page 1)).**

**Schedule F of  
FORM ADV  
Continuation Sheet for Form ADV Part II**

Applicant: ReviewMy401k.com LLC	SEC File Number: 801-	Date: 01/02/2009
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: ReviewMy401k.com LLC	IRS Empl. Ident. No.: 26-0409160
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Item of Form (identify)	Answer
Part II, 9	<p><b>CODE OF ETHICS AND FIDUCIARY STATEMENT</b></p> <p>ReviewMy401k.com LLC has a written Code of Ethics and Fiduciary Statement that covers the following areas:</p> <p>Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Personal Securities Transactions, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Record keeping, Annual Review, and Sanctions and the Fiduciary Duties to our Clients.</p> <p>YOU HAVE A RIGHT TO SEE OUR CODE OF ETHICS AND FIDUCIARY STATEMENT. PLEASE GO TO THE REVIEWMY401K.COM WEBSITE WHERE IT IS POSTED.</p>

(Complete amended pages in full, circle amended items and file with execution page (page 1).)