

ForUs Advisors, LLC

This brochure provides information about the qualifications and business practices of ForUs Advisors, LLC, dba ForUsAll (herein after ForUsAll). If you have any questions about the contents of this brochure, please contact us at 832-524-0085 or by email at cindy@forusall.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.

Additional information about ForUsAll is also available at the SEC's website www.adviserinfo.sec.gov (select "investment adviser firm" and type in our firm name). The results will provide you with both Part 1 and 2 of our Form ADV.

We are a registered investment advisor firm. Our registration does not imply any level of skill or training. The oral and written communications we provide to you, including this brochure, are for you to evaluate us. Please use this information as factors in your decision to hire us or to continue our business relationship.

ITEM 1 – COVER PAGE ADV PART 2 A

March 15, 2017
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ITEM 2 – MATERIAL CHANGES

This brochure, dated March 15, 2017 has been prepared by ForUsAll to meet SEC requirements. This section of the brochure addresses only those “material changes” that have been incorporated since our last delivery or posting of this document on the SEC’s public disclosure website (IAPD)

www.adviserinfo.sec.gov.

Material Changes –

Cindy Bloch has replaced Justin David Ramirez as the Chief Compliance Officer. Justin David Ramirez continues to serve as the Chief Investment Officer to ForUsAll.

From time to time, we may update this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a summary of Material Changes shall be provided to each client annually and if a material change occurs in the business practices of ForUsAll. At minimum, a new brochure will be offered within 120 days of the close of each fiscal year.

At any time, you may view the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (832) 524-0085 or by email at compliance@forusall.com. This Disclosure Brochure is also available through links within the Terms of Use, in each institutional client’s fiduciary vault and above the disclosure frame of the ForUsAll modules.

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ITEM 4 – ADVISORY BUSINESS

4a: Firm Description

ForUs Advisors, LLC d.b.a. ForUsAll, was established in November 2012 and is a wholly owned subsidiary of ForUs, Inc., a privately held company. Our main office is located in San Francisco, California. Cindy Bloch is the Chief Compliance Officer: Cindy Bloch may be contacted by email at cindy@forusall.com or by telephone at (832) 524-0085. Justin David Ramirez (David Ramirez) is the Chief Investment Officer.

4b: Types of Advisory Services

Overview of Advisory Services

ForUsAll provides investment advisory and retirement plan consulting services to employer-sponsored qualified retirement savings plans (“Retirement Plans”), their sponsors (“Plan Sponsors”) and participants (“Participants”).

Retirement Plan Services

ForUsAll offers consulting and advisory services for Retirement Plans that are designed to assist Plan Sponsors in meeting their fiduciary obligations (“Retirement Plan Services”). ForUsAll may also assist Plan Sponsors with the enrollment of Participants into the Retirement Plan, investment education and/or by providing investment advice directly to Participants.

ForUsAll provides both ERISA fiduciary services and ERISA non-fiduciary services. ERISA non-fiduciary services may be performed so as not to be considered fiduciary services under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). When providing ERISA fiduciary services, ForUsAll will perform those services to the Retirement Plan as a fiduciary under ERISA Sections 3(16), 3(21)(A) or 3(38)(B) and will act in good faith and with the degree of diligence, care and skill that a prudent person rendering similar service would exercise under similar circumstances.

ForUsAll offers the following Fiduciary Retirement Plan Services

- Plan Sponsor –ERISA (3)(38) Fiduciary Services

- ForUsAll provides discretionary investment advice to Plan Sponsors about investment alternatives available for the Retirement Plan in accordance with the Retirement Plan’s investment policies and objectives, under which ForUsAll selects and monitors the Retirement Plan’s investment alternatives. ForUsAll has the final decision-making authority regarding the initial selection, retention, and removal of investment options.
 - ForUsAll selects a qualified default investment alternative (“QDIA”) (as defined in U.S. Department of Labor (“DOL”) regulations under ERISA Section 404(c)(5)) for participants who fail to make an investment election.
 - ForUsAll creates, in consultation with the Plan Sponsor, an Investment Policy Statement (“IPS”) that establishes the investment policies and objectives for the Retirement Plan, and that sets forth the asset classes and investment categories to be offered under the Retirement Plan, as well as the criteria and standards for selecting and monitoring the investments.
- Plan Sponsor – ERISA 3(21) Fiduciary Services
 - ForUsAll provides non-discretionary investment advice to Plan Sponsors about investment alternatives available for the Retirement Plan in accordance with the Retirement Plan’s investment policies and objectives, in which ForUsAll assists in the selection and monitoring of investment alternatives. The Plan Sponsor has the final decision-making authority regarding the initial selection, retention, and removal of investment options.
 - ForUsAll assists in the development of an IPS. The Plan Sponsor has the ultimate responsibility and authority to establish and to adopt the IPS.
- Plan Sponsor – Service as ERISA Section 3(16) and Internal Revenue Code Section 414(g) Plan Administrator
 - When a Retirement Plan elects to receive these services, ForUsAll or its designee will serve as the Retirement Plan’s plan

administrator under ERISA 3(16) and Code Section 414(g). A Retirement Plan also may elect to engage ForUsAll to provide other Retirement Plan services. A full listing of the Plan Administrator and other services to be covered will be included in Schedule A of each Retirement Plan client's Plan Services Agreement."

- Plan Participant – ERISA Fiduciary Services
 - Participants that use the retirement communication modules (“users”) who have indicated acceptance of the Terms of Use, which includes links to this Form ADV Part 2, our Privacy Practices, and our Methodology and Sources will become clients. ForUsAll will provide these Participant clients with non-discretionary investment advice concerning the appropriateness of target date funds. The Plan Participant makes all final investment decisions.
 - ForUsAll may provide investment and/or savings advice to individual Participants through one-on-one consultations.

- Plan Sponsor – ERISA Non-Fiduciary Services
 - ForUsAll assists with Retirement Plan governance and committee education by reviewing Retirement Plan documents, procedures, participant education and communications (including ERISA 404(c) requirements), and notices to assist in compliance with ERISA regulations and industry best practices.
 - ForUsAll assists Plan Sponsors in the performance of their fiduciary duties by creating an online repository to store and organize key Retirement Plan and fiduciary documents.
 - ForUsAll assists in the education of the Participants about general investing principles and the investment alternatives available under the Retirement Plan in accordance with Department of Labor rules. ForUsAll will not be acting as an ERISA fiduciary in providing educational services.
 - ForUsAll assists Plan Sponsors with Retirement Plan enrollment through communication campaigns that explain the benefits of the Retirement Plan. ForUsAll will not be acting as an ERISA fiduciary in providing enrollment support services.

- ForUsAll assists Plan Sponsors in selecting and monitoring current providers of recordkeeping, trust and custodial services to the Retirement Plan, but does not have the final authority to select and replace Retirement Plan service providers.
 - ForUsAll assists Plan Sponsors in designing key provisions of their Retirement Plan, including but not limited to, default enrollment strategies, company match formulas, vesting schedules and eligibility criteria.
- Plan Participant – ERISA Non-Fiduciary Services
 - ForUsAll educates Participants and eligible employees about various features of the Retirement Plan.
 - ForUsAll assists eligible employees with enrollment in their Retirement Plan.
 - ForUsAll assists Participants with adjustments in their Retirement Plan deferral rates.

In addition to providing investment advisory services to Retirement Plans, ForUsAll provides general educational content about Retirement Plan features and Retirement Plan investments.

ForUsAll delivers its general educational and advice content through a series of interactive web-based conversations or modules (“Modules”). Links to the Terms of Use, Privacy Practices and ForUsAll’s Form ADV Part 2 are included above the disclosure frame of all ForUsAll advice Modules.

ForUsAll emphasizes the unrestricted right of Participants to decline any investment recommendation made by us.

ForUsAll 401(k) –Retirement Plan Services

ForUsAll provides ERISA (3)(38) Fiduciary Services to the ForUs 401(k), a Multiple Employer Plan that was formed by ForUs, Inc., the ForUs 401(k)’s Principal Sponsor. As the Principal Sponsor to the ForUs 401(k), ForUs, Inc. is responsible for administrative decisions related to the ForUs 401(k) until such time as a board consisting of Adopting Sponsors is formed.

Each employer who adopts the ForUs 401(k) (“Adopting Sponsor”) will execute a Joinder Agreement with ForUs, Inc. (“Joinder Agreement”), which details the

ERISA services that will be performed by ForUsAll with respect to the Adopting Sponsor and their employees who participate in the ForUs 401(k) “Participants”.

Adopting Sponsors will be retaining ForUsAll to provide fiduciary and investment advisory services with respect to the ForUs 401(k). ForUsAll, in its discretion, will select investment alternatives to be made available to Participants in accordance with the ForUs 401(k)’s investment policies and objectives, including a qualified default investment alternative (“QDIA”) (as defined in U.S. Department of Labor (“DOL”) regulations under ERISA Section 404(c)(5)), for Participants who fail to make an investment election. ForUsAll will monitor the ForUs 401(k)’s investment alternatives and have final decision-making authority regarding the retention or removal and replacement of investment options in the ForUs 401(k).

ForUsAll will receive asset-based fees of up to 0.40% as compensation for its investment advisory services to the ForUs 401(k). The fees relating to each Adopting Sponsor will be detailed in its Joinder Agreement. ForUsAll may also collect recordkeeping base fees, processing fees, and per participant fees, depending on the asset size of the Retirement Plan and its number of participants with a balance. A portion of those fees will be paid to the recordkeeper for the Retirement Plan. At the time a Client signs its joinder agreement or investment advisory agreement, they will receive an itemized list of all of the fees that will be charged for their Retirement Plan.

4c: Client-Tailored Relationships and Restrictions

As a fiduciary, ForUsAll always acts solely in our clients’ best interests. ForUsAll has created proprietary algorithms that enable us to provide our Plan Participant clients with personalized advice.

When ForUsAll provides non-discretionary advisory services, the client is under no obligation to act upon recommendations made by ForUsAll or its associated persons.

4d: Wrap Fee Program

ForUsAll does not sponsor a wrap fee program.

4e: Assets under Management (AUM)

As of December 31, 2016, ForUsAll managed \$104 Million in assets on a discretionary basis through its ERISA fiduciary services. As of February 28, 2017, assets had increased to \$131 Million.

ITEM 5 – FEES AND COMPENSATION

5a: Fee Schedules

In general, fees for ForUsAll's investment advisory services are based upon a percentage of assets under management and are charged quarterly in arrears. Certain clients may have unique fee arrangements that are not specified herein.

Fees for Retirement Plan Services

ForUsAll charges its Plan Sponsor Clients a fixed processing fee of \$200 per month when Retirement Plan assets are below \$250,000. This processing fee covers the administrative review, payroll processing and testing that ForUsAll does for the Plan Sponsor.

ForUsAll charges fees of up to 0.40% annually for its Advisory Services. Each Client's advisory fee is detailed in its Investment Advisory or Plan Services Agreement with ForUsAll or in its Joinder Agreement with the ForUs 401(k).

The fees described above may be paid by the Retirement Plan recordkeeper directly from Retirement Plan assets, accounts or investments. Alternatively, fees for Retirement Plan services may be billed directly to the Plan Sponsor.

Our fees are negotiable. The specific manner in which fees are charged by ForUsAll is established in the client's written agreement with ForUsAll. Expenses such as travel may be billed separately to clients at cost, unless otherwise agreed to in the advisory agreement.

Asset-based fees generally are calculated as follows—

- The initial fee will be prorated based upon the number of days remaining in the initial quarterly period from the date of execution of the Agreement.

- The initial fee will be based upon the market value of the Retirement Plan assets at the close of business on the last business day of the initial quarterly period.
- Thereafter, the quarterly portion of any annual asset-based fees will be based upon the market value of the Retirement Plan assets at the close of business on the last business day of the previous calendar quarter (without adjustment for anticipated withdrawals by Plan Participants or beneficiaries or other anticipated or scheduled transfers or distributions of assets.)
- When the Agreement is terminated prior to the end of a quarter, ForUsAll will be entitled to a quarterly fee, prorated for the number of days in the quarter prior to the effective date of the termination, and for asset-based fees, based on the market value of the Retirement Plan assets at the close of business on the effective date of termination.

Fixed Fees

ForUsAll charges its Plan Sponsor Clients a fixed monthly processing fee of \$200. This fixed fee is waived once assets in the Retirement Plan exceed \$250,000.

ForUsAll may work directly with Plan Sponsors to offer the ForUsAll communication Modules to their employees for a fixed fee. Fixed fees are negotiated and dependent on factors included but not limited to the size the client's portfolio, the specific work required by our agreement, the cost of time and materials, the location of the client and whether travel is required, and the number of meetings the client requires.

5b: Fee Payments Options

Investment Advisory Fees

The fees for Retirement Plan Services may be paid by the Retirement Plan recordkeeper directly from Retirement Plan assets, accounts or investments. Alternatively, fees for Retirement Plan services may be billed to the Plan

Sponsor.

5c: Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees we charge.

All brokerage commissions, stock transfer fees, and other similar charges incurred in connection with our recommendations will be paid out of the assets in the account.

5d: Termination

Either ForUsAll or Plan Sponsors can terminate their Advisory Agreement, Plan Services Agreement or Joinder Agreement upon receipt of written notice to the other party.

When an agreement is terminated, ForUsAll will refund any pre-paid, unearned fees. Refunds will be made within 30 calendar days of the effective date of termination.

5e: Other Investment Compensation

ForUsAll does not accept commission for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

ITEM 6 – PERFORMANCE---BASED FEES AND SIDE---BY---SIDE MANAGEMENT

ForUsAll does not charge advisory fees on the performance of funds or securities in your account.

ITEM 7 – TYPES OF CLIENTS

ForUsAll provides investment and non-investment consulting services to qualified Retirement Plans sponsored by corporations, not for profit organizations, governmental entities and participants of these Retirement Plan.

ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

8a: Analysis

ForUsAll uses multiple sources of information to formulate analysis and strategies. They include sources such as financial newspapers, financial magazines, research prepared by others, financial data, prospectuses, annual reports, financial statements and filings with the SEC. ForUsAll cannot guarantee that these sources of information are free from error.

8b: Investment Strategies

When our client is a Retirement Plan or Plan Sponsor, we will construct a prudent investment lineup for the sponsored Retirement Plan based on information derived from conversations with the client and the Retirement Plan's documents, which typically includes an investment policy statement. In determining the investment alternatives for the Retirement Plan, ForUsAll considers the universe of investments available to 401(k) plans on open architecture recordkeeping platforms. Factors considered include: expense ratios, historical investment performance, asset class exposures, expected returns and volatility. Once the investment lineup is created, we will monitor the investments in the Retirement Plan and primarily advise with respect to assets allocated to mutual funds, bank collective trust funds, and exchange traded funds.

8c: Risk of Loss

All investments include a risk of loss. In addition, as recent global and domestic economic events have indicated, performance of any investment is not guaranteed. As a result, there is a risk that the target date fund, and any other investments we may recommend for a Retirement Plan may lose value. We use our best efforts and expertise to make our recommendations. However, we cannot guarantee any level of performance or that you will not experience financial loss.

ForUsAll will use our best judgment and good faith efforts in rendering services to you. We cannot warrant or guarantee any particular level of account performance, or that the account will be profitable over time. Not every investment decision or recommendation made by us will be profitable. You assume all market risk involved in the investment of your Retirement Plan account's assets under the Investment Advisory Agreement and understand that investment recommendations made for this account are subject to various

market, currency, economic, political and business risks. Except as may otherwise be provided by law, we will not be liable to you for (a) any loss that you may suffer by reason of any investment recommendation made or other action taken or omitted in good faith by ForUsAll with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use. Nothing in this document shall relieve us from any responsibility or liability we may have under state or federal statutes.

ITEM 9 – DISCIPLINARY INFORMATION

9a: Civil or Criminal Actions

ForUsAll and its managers have never been found guilty, convicted or plead no contest to a criminal or civil action in a domestic, foreign or military court.

9b: Administrative Enforcement Proceedings

ForUsAll and its managers have never been found by the SEC, any other state or federal agency or any foreign regulatory agency to have caused loss of the ability of an investment-related business to do business or been sanctioned, barred or limited in investment-related activities.

9c: Self-Regulatory Organization Enforcement Proceedings

ForUsAll and its managers have never been found by a self-regulatory agency to have caused loss of the ability of an investment-related business to do business. Additionally, ForUsAll and its managers have never been found in violation of self-regulatory agencies rules such that they were barred, suspended, limited in advisory functions or fined.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

10a: Broker Dealers and Registered Representatives

ForUsAll is not registered as a broker-dealer and our employees are not registered representatives of any broker-dealer.

10b: Registration as a Futures Commission Merchant, Commodity Pool

Operator, or a Commodity Trading Advisor

Neither ForUsAll nor our employees hold any of the above registrations.

10c: Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Neither ForUsAll nor our employees have any business or other relationships that are material to ForUsAll or that raise material conflicts of interest.

ForUsAll will disclose any material conflict of interest relating to ForUsAll, our representatives, or any of our employees that could reasonably be expected to impair the rendering of unbiased and objective advice.

10d: Selection of Other Advisors and How this Advisor is Compensated for those Selections

ForUsAll does not select other advisors.

ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

11a: Code of Ethics Description

ForUsAll has adopted a Code of Ethics and Insider Trading Policy that governs govern a number of potential conflicts of interest that arise when we provide our advisory services to you. This Code of Ethics and Insider Trading Policy sets forth high ethical standards of business conduct required of our employees, including compliance with applicable federal securities laws and is designed to ensure we meet our fiduciary obligation to you. A complete copy of our Code of Ethics and Insider Trading Policy will be supplied to you, free of charge, if you request it by email sent to info@forusall.com.

The ForUsAll Code of Ethics and Insider Trading Policy is distributed to each employee at the time of hire, and annually thereafter (if there are changes). We also supplement the Code of Ethics and Insider Trading Policy with annual training and on-going monitoring of employee activity. A complete copy of our Code of Ethics and Insider Trading Policy will be supplied to you, free of charge, if you request it.

The ForUsAll Code of Ethics and Insider Trading Policy is designed to assure that the personal securities transactions, activities and interests of ForUsAll employees and investment adviser representatives (“IARs”) will not interfere with (i) making decisions in the best interest of investment advisory clients, and (ii) implementing such decisions, while at the same time allowing employees and IARs to invest or their own accounts. ForUsAll’s Code of Ethics requires the review of quarterly securities transactions reports of its IARs, including initial and annual securities holdings reports. These reports must be submitted to ForUsAll by IARs quarterly and annually. IARs may buy or sell for their personal account securities identical to or different from those recommended to clients.

ForUsAll’s Code of Ethics including the firm’s policy prohibiting the use of material non-public information. All employees and IARs are reminded that such non-public information may not be used in a personal or professional capacity. Among other matters, ForUsAll’s Code of Ethics requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering (“IPO”). The Code of Ethics also provides for oversight, enforcement and record keeping provisions.

On an annual basis, we require all employees to re-certify to our Code of

Ethics, identify members of their household and any account to which they have a beneficial ownership (they “own” the account or have “authority” over the account), securities held in certificate form and all securities they own at that time

ITEM 12 – BROKERAGE PRACTICES

ForUsAll does not select or recommend broker-dealers for clients’ transactions. We do not have any formal or informal soft-dollar arrangement and do not receive any soft-dollar benefits.

ITEM 13 – REVIEW OF ACCOUNTS

ForUsAll conducts account reviews on an ongoing basis, with the frequency determined by agreement with the client.

Our clients receive notices, account statements and other investment information directly from the broker-dealer, custodian, recordkeeper or other service providers to the Retirement Plan.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

14a: Economic Benefits Provided by Third Parties for Advice Rendered to Clients

ForUsAll does not receive economic benefit from Third Parties for Advice Rendered to Clients.

14b: Compensation to Non-Advisory Personnel for Client Referrals

ForUsAll may compensate other persons or firms, including, but not limited to third-party writers or bloggers, who generate leads for demonstrations of our services as well as client referrals (“Referral Agents”) for client referrals. When ForUsAll compensates Referral Agents, ForUsAll may enter into an agreement with such Referral Agents and pay them a portion of the ForUsAll advisory fee. When applicable, the Referral Agent will disclose to Client at the time of the solicitation the arrangement and compensation to be received by the Referral Agent and will provide Client with a copy of the solicitor disclosure statement containing the details of the compensation received by the Referral Agent for

the referral.

ITEM 15 – CUSTODY

ForUsAll does not maintain custody of any client assets.

ITEM 16 – INVESTMENT DISCRETION

ForUsAll does not have discretionary authority in regard to any client assets unless we are engaged as an ERISA 3(38) fiduciary.

In this latter capacity, ForUsAll selects the funds to be included in the Retirement Plan investment lineup. ForUsAll does not manage the underlying funds that we select. When performing these duties, we do not have custody of any client assets.

ITEM 17 – VOTING CLIENT SECURITIES

ForUsAll does not vote the proxies for our client's securities. Clients will receive proxies or other solicitations directly from their custodian. We do not provide advice with respect to proxies or other particular securities solicitations.

ITEM 18 – FINANCIAL INFORMATION

18a: Balance Sheet

ForUsAll is not required to include a balance sheet for its most recent financial fiscal year.

18b: Financial Conditions

ForUsAll has no financial issues that could impair our ability to carry out our fiduciary duty to our clients.

18c: Bankruptcy Petition

ForUsAll has never been the subject of a bankruptcy petition.