ERISA DISCLOSURE BROCHURE

(In accordance with Section 408(b)(2))

For

ABC Company

"ERISA PLAN CLIENT"

June 1, 2021

Lawley-Retirement Advisors, LLC ("LRA")
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ITEM 1: INTRODUCTION

ERISA Section 408(b)(2) requires that a service provider arrangement and the compensation payable under the arrangement be "reasonable" for the arrangement not to violate ERISA's prohibited transaction rules. ERISA Section 408(b)(2) also requires certain "Covered Service Providers" (as such term is defined in Section 408(b)(2)) to make required disclosures to the responsible plan fiduciary ("RPF").

The disclosures provided by the Covered Service Provider must be in writing and must include information that the RPF needs to:

- Assess the reasonableness of total compensation, both direct and indirect, received by the Covered Service Provider, its affiliates, and/or subcontractors;
- Identify potential conflicts of interest; and
- Satisfy reporting and disclosure requirements under Title I of ERISA.

LRA is a Covered Service Provider and is providing this ERISA Disclosure Brochure in compliance with the requirements of ERISA Section 408(b)(2).

ITEM 2: ACKNOWLEDGMENT OF REGISTRATION AND FIDUCIARY STATUS

LRA represents that it is registered with the Securities and Exchange Commission as an investment adviser and that such registration is currently effective. In addition, LRA acknowledges it is a "fiduciary" to the ERISA Plan Client under Section 3(21)(A) of ERISA.

ITEM 3: SERVICES PROVIDED

LRA will provide non-discretionary consultation services to the ERISA Plan Client. The investment advice will be based on the ERISA Plan Client's goals and objectives, as provided. LRA may assist the ERISA Plan Client in plan management, consultation and selection of other investment advisers. Some of the investment instruments LRA may advise clientele on include, among other things, mutual funds and exchange traded funds that invest in asset classes such as domestic and foreign equities, fixed income instruments, commodities, and real estate.

Detailed information regarding the services provided to the ERISA Plan Client is fully described in the Consultation Agreement entered into between LRA and the ERISA Plan Client.

Additional information on all the services provided by LRA is outlined in Items 4, 16 & 17 of our Form ADV Part 2A, which the ERISA Plan Client previously received and a copy of which can be found online at http://www.adviserinfo.sec.gov.

LRA does not provide any administrative or recordkeeping services to the ERISA Plan Client and does not manage any "plan asset vehicles", as such term is defined under ERISA, in which the ERISA Plan Client has invested.

ITEM 4: DIRECT COMPENSATION PAID TO LRA

"Direct compensation" is defined under ERISA Section 408(b)(2) as compensation received directly from the covered ERISA plan. LRA is paid the following compensation from the ERISA Plan Client for providing the investment advisory services outlined in Item 3 above:

Annual Fee: $5,000

- Investment advisory fees are paid quarterly.
- Fee is paid by the plan assets.
- Fees may be pro-rated for mid-month account openings and closings.
- There is no set-up fee, pre-payment or termination fee.

Detailed information regarding the investment advisory fees paid by the ERISA Plan Client is fully described in the Consultation Agreement entered into between LRA and the ERISA Plan Client.

Additional information on the investment advisory fees paid to LRA is outlined in Item 5 of our Form ADV Part 2A, which the ERISA Plan Client previously received and a copy of which can be found online at http://www.adviserinfo.sec.gov.

ITEM 5: INDIRECT COMPENSATION RECEIVED BY LRA

"Indirect compensation" is defined under ERISA Section 408(b)(2) as compensation received from any source, other than the covered ERISA plan, the plan sponsor, the covered service provider, or an affiliate. LRA may receive indirect compensation from time to time in the form of conferences, research seminars and educational events. LRA may send certain employees to attend such events sponsored by a custodian, insurance carrier or various investment companies, which generally range from a few hours to several days. The event sponsor generally pays for all or a portion of the associated costs related to the conference or event, which may include admission fees, meals, transportation, and/or lodging. LRA estimates that the aggregate value of these non-monetary benefits equal approximately $2,000.

Should the ERISA Plan Client require any additional information regarding the services provided and the compensation received by LRA, please contact our Chief Compliance Officer at (716) 849-8219.

Securities and Advisory Services offered through Cadaret Grant & Co., Inc., member FINRA/SIPC and a SEC Registered Investment Adviser. Additional Advisory Services offered through Lawley Retirement Advisors, LLC, a SEC Registered Investment Adviser. Lawley Retirement Advisors, LLC and Cadaret Grant & Co., Inc. are separate entities.