

Coby Culpepper

Investment Adviser Representative

Foundations Investment Advisors, LLC dba Impact Partners Financial

Located at:

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07/13/2023

Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Coby Culpepper that supplements the Foundations Investment Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact us at (480) 626-2979 if you did not receive Foundations Investment Advisors, LLC Brochure or if you have any questions about the contents of this supplement.

Additional information about Coby Culpepper is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Culpepper's CRD number is 6781090.

Educational Background and Business Experience - Item 2

Coby Culpepper

Year of Birth: 1987

Formal Education after High School:

- University of Houston, Bachelors of Science in Psychology, 2013
- ***Business Background:***
- Foundations Investment Advisors, LLC; Investment Adviser Representative; 06/2023 – Present
- Impact Partners Financial; Wealth Planner; 02/2019 – Present
- Edward Jones; Financial Advisor; 06/2017 – 01/2019

Disciplinary Information - Item 3

Investment adviser representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Culpepper and Foundations Investment Advisors, LLC. Mr. Culpepper has no material events to disclose.

Other Business Activities - Item 4

Mr. Culpepper is a licensed insurance agent and can effect transactions in insurance products and earn compensation for these activities. The firm expects that clients to whom it offers advisory services may also be clients for whom Mr. Culpepper acts as an insurance agent. Clients are instructed that the fees paid to the firm for advisory services are separate and distinct from the commissions earned by its Investment Adviser Representatives for placing the client in insurance products. Clients to whom the firm offers advisory services are informed that they are under no obligation to purchase insurance services from Mr. Culpepper and may use the insurance brokerage firm and agent of their choice.

Mr. Culpepper has no relationships or affiliations with any other companies or individuals that would lead to a conflict of interest for the client.

Additional Compensation – Item 5

Other than what is noted in Item 4 above, Mr. Culpepper does not receive additional compensation or economic benefits from third party sources in connection with his advisory activities.

Supervision - Item 6

Mr. Culpepper is an investment adviser representative of Foundations Investment Advisors, LLC (FIA), and is supervised by Ernest C’DeBaca, FIA’s Chief Compliance Officer.

FIA has implemented a Code of Ethics and an internal compliance program that guides each Associated Person in meeting their fiduciary obligations to clients. Mr. Culpepper adheres to FIA's Code of Ethics and compliance manual as mandated.

Additionally, FIA is subject to regulatory oversight by various agencies. These agencies require registration by FIA and its employees. As a registered entity, FIA is subject to examinations by regulators, which may be announced or unannounced. FIA is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets under management.