

Coby Culpepper
Investment Adviser Representative

Foundations Investment Advisors, LLC
dba Impact Partners Financial

Located at:

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07/08/2024

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 clients to whom it offers advisory services may also be clients for whom Mr. Culpepper acts as an insurance agent. A conflict of interest exists in that Mr. Culpepper may recommend an insurance product to an advisory client and will receive commissions for that transaction. Additionally, Mr. Culpepper may also receive additional compensation in the form of related bonuses for insurance transactions. This can create an incentive for Mr. Culpepper to recommend insurance products based on the receipt of potential compensation rather than the client's individual needs. However, as a Foundations investment adviser representative, Mr. Culpepper has a fiduciary duty to operate in the advisory client's best interest at all times. Further, clients 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 any 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.