

Item 1: Cover Page



Form ADV Part 2A – Firm Brochure

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Boston, MA 02118

978-273-3135

Dated January 2, 2018

This Brochure provides information about the qualifications and business practices of Eric Roberge d/b/a Beyond Your Hammock LLC. If you have any questions about the contents of this Brochure, please contact us at 978-273-3135. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Beyond Your Hammock LLC is registered as an Investment Adviser with the State of Massachusetts. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Beyond Your Hammock LLC is available on the SEC's website at www.adviserinfo.sec.gov.

CRD: 168738

Item 2: Material Changes

There are no material changes since the last version of Form ADV Part 2A, dated March 15, 2017.

Future Changes

From time to time, we may amend 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 BYH.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 168738.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 978-273-3135.

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Item 4: Advisory Business

Description of Advisory Firm

Beyond Your Hammock LLC is registered as an Investment Adviser with the State of Massachusetts. The company was founded in August 2013. Eric Roberge is the principal owner of the Firm. As of January 2, 2017, BYH manages \$7,041,692 on a discretionary basis.

Types of Advisory Services

Comprehensive Financial Planning

The most commonly used model among our clients involves working one-on-one with a planner over an extended period of time. By paying a monthly subscription, clients receive ongoing access to a planner who will work with them to design their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date on a periodic basis.

Upon desiring a comprehensive plan, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Their plan will be built and analyzed by Eric Roberge, and then the findings, analysis and potential changes will be reviewed with the client. If a follow up meeting is required, we will meet at the client's convenience. The plan will be monitored throughout the year and follow-up phone and/or video calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy. Any needed updates will be implemented at that time.

Financial Planning

We provide financial planning services on topics such as retirement planning, risk management and insurance, college savings, cash flow, debt management, work benefits, managing credit scores and reports, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client's current and future financial state, using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a

written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (i.e., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Insurance Review:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile. If no coverage currently exists, we may analyze the risks associated with having no coverage and suggest that coverage be put in place.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to other family members (if appropriate).
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **Employee Benefits Optimization:** We will provide a review and analysis as to whether you, as an employee, are taking full advantage of your employee benefits. If you are a

business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal goals.

- **Credit Score Maximization:** We will review your credit report and make recommendations to maximize your scores for the potential current and future benefits of having a better credit score, such as lower interest rates on mortgages, personal loans, etc.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice may also include ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Investment Analysis:** This may involve providing information on the types of investment vehicles available, employee stock options, investment analysis and strategies, asset selection and portfolio design, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

Investment Supervisory Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also

review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

This service has no minimum account size requirements and will be offered to all clients. Fees pertaining to this service are outlined in Item 5 of this brochure.

Investment Advisory Services

We also offer investment advisory services by recommending clients, where appropriate, to third-party money managers ("Outside Managers") for portfolio management services. We assist clients in selecting an appropriate allocation model, completing the Outside Manager's investor profile questionnaire, interacting with the Outside Manager and reviewing the Outside Manager. Our review process and analysis of outside managers is further discussed in Item 8 of this Form ADV Part 2A. Additionally, we will meet with the client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account. Fees pertaining to this service are outlined in Item 5 of this brochure.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a client has received the firm’s disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Hourly Planning

Financial Planning can either be paid based off of an hourly rate of \$200.00 to \$300.00 per hour, depending on complexity, or a fixed fee. Also depending upon the complexity of the situation and the needs of the client, the fixed fee for these services will be determined on a case by case basis and the fee will be agreed upon before the start of any work. The fixed fee can range between \$500.00 - \$5,000.00. The fee may be negotiable in certain cases. If a fixed fee program is chosen, the entire fee is due at the beginning of the process, unless otherwise noted.

Comprehensive Financial Planning

Comprehensive Financial Planning consists of an upfront charge between \$750.00 and \$3,000.00 and an ongoing fee that is paid monthly, in arrears, at the rate of \$149.00 to \$300.00 per month. This service may be terminated with 30 days’ notice. Since this fee is paid in arrears, no rebate will be needed upon termination to account for any unearned fee.

Clients with executed Agreements dated prior to February 6, 2017, will be grandfathered under the comprehensive financial planning fee schedule in effect prior to February 6, 2017 unless otherwise communicated.

Investment Supervisory Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
First \$1,000,000	0.95%
Next \$1,000,000	0.80%
Next \$2,000,000	0.60%
Over \$4,000,000	Negotiable

The annual fees are negotiable in certain cases and are generally pro-rated and paid in advance on a quarterly basis. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from client accounts. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least one month in advance. Upon termination of any account, any unearned fee will be rebated to the client.

Clients with executed Agreements dated prior to February 6, 2017, will be grandfathered under the comprehensive financial planning fee schedule in effect prior to February 6, 2017 unless otherwise communicated.

Investment Advisory Services

When Beyond Your Hammock LLC directs clients to Outside Managers, the Outside Manager will debit the client's account for the advisory fee, and will remit Beyond Your Hammock LLC's portion of the fee to Beyond Your Hammock LLC. The standard advisory fee is 0.90%, based on the market value of the account and is comprised of our fee, 0.70%, and the advisory fee of the Outside Manager, which is 0.20% (as of April 1, 2017). The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis.

Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation 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

We do not offer performance-based fees.

Item 7: Types of Clients

We provide comprehensive financial planning and portfolio management services to individuals, high net worth individuals, corporations and other business entities. We do not have a minimum account size requirement.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Financial Planning and Investment Management

We prefer that investment management clients retain the firm to complete a financial plan prior to transferring their investments to us. The financial modeling and planning process will help us and the client determine an asset allocation with return and risk characteristics that are consistent with the client's needs and goals. A portfolio can then be constructed that meets these criteria.

Some clients, because of their circumstances, do not need financial planning services. We will make our best effort to provide these clients with investment management services that meet their needs. We do this by understanding the client's circumstances, preferences, attitudes, experience, knowledge and temperament.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity),

and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

Recommendation of Particular Types of Securities

As disclosed under the Advisory Business section in this brochure, we primarily recommend mutual funds and exchange traded funds (ETFs). However, we may recommend other types of investments as appropriate. Each type of security has its own unique set of risks associated with it. Please see below for Material Risks Associated with Securities.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be

unable to sell or liquidate investments at prices we consider reasonable or favorable, or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal.

Real-Estate linked investments may be especially illiquid and subject to specific geographic risk.

Oil and Gas Interests may lose value due to changes in commodity prices, costs associated with the transport of oil/gas, seasonal factors or technological advances that impact the demand for oil and gas.

Mutual Funds and ETFs: Mutual funds and exchange traded funds (ETFs) are professionally managed collective investment systems that pool money from many investors and invest in

stocks, bonds, short term money market instruments, other mutual funds, other securities or any combination thereof. Each fund will have a manager that trades the fund's investments in accordance with the fund's investment objective.

While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. Exchange traded funds differ from mutual funds since they can be bought and sold throughout the day like stock, and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs to manage the funds. Also, while some mutual funds are "no load" and charge no fee to buy into, or sell out of the fund, other types of mutual funds do charge such fees which can also reduce returns.

Item 9: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Beyond Your Hammock LLC or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

Mr. Roberge currently does not participate in other financial industry activities and is not affiliated with other financial firms.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, Beyond Your Hammock LLC recommends clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Additionally, Beyond Your Hammock LLC will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

We have adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition on rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All members of the firm must acknowledge the terms of the Code of Ethics annually, or as amended.

All our employees are required to follow our Code of Ethics which places the interests of advisory clients first. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with making decisions in the best interest of advisory clients. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interest our clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between our firm and its clients.

It is our policy that the firm will not affect any principal or agency cross securities transactions for client accounts. We will also not cross trades between client accounts.

Our clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Eric Roberge.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker/Dealers

Beyond Your Hammock LLC does not have any affiliation with custodians and/or Broker/Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We do not receive benefits from broker/dealers that are often referred to in the industry as soft dollar benefits. When a firm uses client brokerage commissions to obtain these benefits, it is receiving an added benefit in that it does not need to produce or pay for the benefits that it receives. This leads an Adviser to have an incentive to select or recommend a broker-dealer based on our interest in receiving those benefits, rather than on our client's receiving most favorable execution.

We currently do not receive soft dollar benefits.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and this may cost clients money over using a lower-cost custodian.

Third Party Management – Brokerage Practices

The Custodian and Brokers We Use

Beyond Your Hammock LLC does not maintain custody of your assets that we manage. Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We contract with Betterment for Advisors (MTG, LLC dba Betterment Securities ("Betterment Securities")), a registered broker-dealer, member SIPC), a digital wealth management platform serving independent investment advisory firms by providing automated portfolio management tools. As such, we may recommend that our clients use Betterment as the qualified custodian. In these cases, Betterment serves as sub-advisor to our end clients

("Clients"). Betterment utilizes algorithms in the course of providing its automated portfolio management services.

We are independently owned and operated and are not affiliated with Betterment Securities. Betterment Securities will hold your assets in a brokerage account and buy and sell securities when we and/or you instruct them to. While we may recommend that you use Betterment Securities as custodian/broker, you will decide whether to do so and will open your account with Betterment Securities by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Betterment Securities, then we cannot manage your account on Betterment for Advisors (defined below).

The specific services provided by Betterment for Advisors and Betterment Securities include:

- **Goal-Based Investment Management:** Betterment's goal-based investment platform allows advisors and Clients to establish and implement multiple distinct investment goals for each Client and facilitates advisors' creation of different investment portfolios tailored to achieve each goal;
- **Portfolio Construction Tools:** Advisors and Clients have access to a diversified portfolio of low-cost, index-tracking exchange-traded funds, and are able to select specific strategies and appropriate allocation models for each investment goal;
- **Automated Investment Management Services:** Betterment's software automates back-office tasks such as trading, portfolio management, tax loss harvesting and account rebalancing;
- **Trading and Custody Services:** Betterment Securities handles execution of securities transactions and maintains custody of Client assets;
- **Website and Mobile Application:** Betterment for Advisors' website and mobile application provide a platform for account access and monitoring, delivery of account documentation and notices, and facilitation of communication between advisors and Clients; and
- **Advisor Dashboard:** Advisors have access to a dashboard for purposes of monitoring and managing Client accounts.

Brokerage and Custody Costs

For our clients' accounts that Betterment Securities maintains, Betterment Securities generally does not charge us separately for custody services, but is compensated as part of the Betterment for Advisors (defined below) platform fee, which is a percentage of the dollar amount of assets in the account in lieu of commissions. This fee is equal to 0.25% of the Client's account balance (for amounts invested via the Betterment for Advisors platform), charged quarterly in arrears, for the services provided by Betterment and Betterment Securities. These fees cover all services provided by Betterment and Betterment Securities, including advisory services, custody of assets, execution and clearing of transactions, and account reporting. Betterment collects these fees directly from Clients pursuant to the terms of the sub-advisory agreement between Betterment and each Client. We have determined that having Betterment Securities execute trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "Factors Used to Select Custodians and/or Broker-Dealers").

Services Available to Us via Betterment for Advisors

Betterment Securities serves as broker dealer to Betterment for Advisors, an investment and advice platform serving independent investment advisory firms like us. Betterment for Advisors also makes available various support services which may not be available to Betterment's retail customers. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Betterment for Advisors' support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Betterment for Advisors' support services:

1. **SERVICES THAT BENEFIT YOU.** Betterment for Advisors includes access to a range of investment products, execution of securities transactions, and custody of client assets through Betterment Securities. Betterment Securities' services described in this paragraph generally benefit you and your account.
2. **SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU.** Betterment for Advisors also makes available to us other products and services that benefit us, but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts, such as software and technology that may:
 - a. Assist with back-office functions, recordkeeping, and client reporting of our clients' accounts.
 - b. Provide access to client account data (such as duplicate trade confirmations and account statements).
 - c. Provide pricing and other market data.
 - d. Assist with back-office functions, recordkeeping, and client reporting.

3. SERVICES THAT GENERALLY BENEFIT ONLY US. By using Betterment for Advisors, we will be offered other services intended to help us manage and further develop our business enterprise. These services include:
 - a. Educational conferences and events.
 - b. Consulting on technology, compliance, legal, and business needs.
 - c. Publications and conferences on practice management and business succession.

Our Interest in Betterment Securities' Services

The availability of these services from Betterment for Advisors benefits us because we do not have to produce or purchase them. In addition, we don't have to pay for Betterment Securities' services. These services may be contingent upon us committing a certain amount of business to Betterment Securities in assets in custody. We may have an incentive to recommend that you maintain your account with Betterment Securities, based on our interest in receiving Betterment for Advisors and Betterment Securities' services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Betterment Securities as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Betterment Securities' services and not Betterment for Advisors and Betterment Securities' services that benefit only us.

Why BYH Chose Betterment for Advisors Over Other Third-Party Affiliations

Betterment for Advisors provides a fully-integrated strategy which offers both operational and cost efficiencies. Advisors and Clients are able to access a set of services specifically designed to work together, and may be able to achieve a cost savings as compared to the cost of assembling these services separately.

Potential Conflicts or Disadvantages Resulting from Use of Betterment for Advisors

By using Betterment for Advisors, we may be offered services intended to help us manage and further develop our business enterprise, such as certain back-office services that benefit us but may not directly benefit our clients, invitations to educational conferences and events, and assistance with business or compliance needs. As such, we may have an incentive to recommend that clients invest through the Betterment for Advisors platform based on BYH's interest in receiving Betterment's and Betterment Securities' services that benefit our business. This is a potential conflict of interest.

Betterment also has a "retail" offering whereby it offers advisory services directly to clients. Investors who are clients of Betterment's retail offering do not receive the additional services that BYH provides over and above the services offered via the Betterment for Advisors platform.

Betterment Retail clients also do not pay any fees to the advisor, and instead pay only the wrap fees charged by Betterment for its services to retail clients.

Certain Limitations of the Betterment for Advisors Platform

The Betterment for Advisors offering has certain limitations that potential Clients should consider. Currently, the only available investments on the Betterment for Advisors platform are exchange-traded funds. BYH's ability to customize portfolios is limited to adjustments between stock and bond exchange-traded funds preselected by Betterment. Clients are not able to access or invest in securities other than exchange-traded funds using the Betterment for Advisors platform.

If it is determined that investments other than in exchange-traded funds are suitable and/or necessary to achieve a Client's investment goals, BYH will make investments outside of the Betterment for Advisors platform. Such investments will be considered in light of individual Client needs.

In addition, when using the Betterment for Advisors platform, advisors and Clients are subject to the trading policies and procedures established by Betterment. These policies and procedures may limit BYH's ability to control, among other things, the timing of the execution of certain trades within Client accounts.

The Custodian and Brokers We Use (TD Ameritrade)

BYH participates in TD Ameritrade's institutional customer program and may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between BYH's participation in the program and the investment advice it gives to its clients, although BYH receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving BYH participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to BYH by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by BYH's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit BYH but may not benefit its client accounts. These products or services may assist BYH in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other

services made available by TD Ameritrade are intended to help BYH manage and further develop its business enterprise. The benefits received by BYH or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, BYH endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by BYH or its related persons in and of itself creates a potential conflict of interest and may indirectly influence BYH's choice of TD Ameritrade for custody and brokerage services.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment. Outside Managers used by Beyond Your Hammock LLC may block client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13: Review of Accounts

Client accounts with the Investment Supervisory Service and Investment Advisory Service will be reviewed regularly on a quarterly basis by Mr. Roberge. During the regular review the account's performance is compared against like-managed accounts to identify any unacceptable performance deviation. Additionally, reasonable client imposed restrictions will be reviewed to confirm that they are being enforced. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Beyond Your Hammock LLC will not provide written reports to the client.

Item 14: Client Referrals and Other Compensation

We receive a non-economic benefit from Betterment for Advisors and Betterment Securities in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Betterment Securities. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of Betterment for Advisors and Betterment Securities' products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

We receive a non-economic benefit from TD Ameritrade in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at TD Ameritrade. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of TD Ameritrade's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Item 15: Custody

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where we provide ongoing money management or investment advice with ongoing supervision, we maintain limited power of authority over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of

Attorney which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Eric Roberge, CFP®

Born: 1979

Educational Background

- 2002 – B.S. in Finance and Accounting, Babson College

Business Experience

- 2013 – Present, Beyond Your Hammock LLC, Proprietor and CCO
- 2013 – 2013, Breakwater Asset Management – Financial Planner
- 2009 – 2013, Commonwealth Financial Network – Registered Representative
- 2009 – 2013, Safe Harbor Retirement Planning – Registered Representative
- 2009 – 2009, SII Investments – Investment Representative
- 2008 – 2009, Investors Capital Corp – Registered Representative
- 2007 – 2008, DiVirgilio Financial Group – Associate
- 2004 – 2007, JP Morgan Chase – Assistant Treasurer
- 2002 – 2004, State Street Corp – Portfolio Accountant

Professional Designations, Licensing & Exams

- **CFP (Certified Financial Planner)®**: CFP certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

Other Business Activities

Mr. Roberge is often requested as an expert speaker at various universities, associations and corporations. This activity accounts for approximately 10% of his time.

Performance Based Fees

Beyond Your Hammock LLC does not offer performance-based fees.

Material Disciplinary Disclosures

No management person at Beyond Your Hammock LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Beyond Your Hammock LLC, nor Eric Roberge, have any relationship or arrangement with issuers of securities.

Additional Compensation

Eric Roberge does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Beyond Your Hammock LLC.

Supervision

Eric Roberge, as Sole Proprietor and Chief Compliance Officer of Beyond Your Hammock LLC, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Eric Roberge has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.