

Gaetan Reginald Policard
Investment Adviser Representative

Foundations Investment Advisors, LLC
d/b/a
Dream Cap Investments

Located at:

8400 NW 36th St Suite 450
Doral, FL 33166

help@dreamcapinvestments.com
www.dreamcapinvestments.com

Supervised From:

4050 E. Cotton Center Blvd., Suite 40
Phoenix, AZ 85040
Main: (480) 626-2979
Fax: (480) 747-9661

www.fiwealth.com

11/23/2024

Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Gaetan Reginald Policard 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 Gaetan Policard is available on the SEC's website at www.adviserinfo.sec.gov. Mr. Policard's CRD number is 6736509.

Educational Background and Business Experience - Item 2

Gaetan Policard

Year of Birth: 1982

Formal Education after High School:

- Bryant University, Bachelor of Business Administration, Graduated: 2004

Business Background:

- Foundations Investment Advisors, LLC; Investment Adviser Representative; 09/2024 – Present
- Komit, LLC; President; 05/2020 – Present
- Simplicity Wealth, LLC; Investment Adviser Representative; 10/2019 – 09/2024
- Dream Cap, LLC; Owner; 07/2016 – Present
- Wealth Watch Advisors; Investment Adviser Representative; 07/2018 – 10/2019
- AE Wealth Management, LLC; Investment Adviser Representative; 01/2017 – 07/2018
- Senior Advisor Corporation; Vice President; 04/2014 – 08/2020

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Policard and Foundations Investment Advisors, LLC. Mr. Policard has not been involved in any reportable disciplinary events.

Other Business Activities – Item 4

Mr. Policard 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. Policard acts as an insurance agent. A conflict of interest exists in that Mr. Policard may recommend an insurance product to an advisory client and will receive commissions for that transaction. Additionally, Mr. Policard may also receive additional compensation in the form of related bonuses for insurance transactions. This can create an incentive for Mr. Policard 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. Policard has a fiduciary duty to operate in the advisory client's best interest at all times. And then continue with Further, clients are informed that they are under no obligation to purchase insurance services from Mr. Policard and may use the insurance brokerage firm and agent of their choice.

Mr. Policard is the president of a luxury car rental service.

Mr. Policard is a consultant/loan originator.

Mr. Policard 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

Apart from the receipt of commissions for the sale of insurance products, Mr. Policard does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. Policard is an investment adviser representative of Foundations Investment Advisors, LLC (FIA), and is supervised by Marc Pugsley, 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. Policard 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.