

**Jonathan O'Reilly**  
Investment Adviser Representative

**Foundations Investment Advisors, LLC**  
d/b/a  
Limehouse Financial

Located at:

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Supervised From:

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**4/26/2024**

**Form ADV Part 2B Brochure Supplement**

This Brochure Supplement provides information about Jonathan O'Reilly 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 Jonathan O'Reilly is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Mr. O'Reilly's CRD number is 7354933.

**Educational Background and Business Experience - Item 2**

**Jonathan O'Reilly**

**Year of Birth:** 2000

***Formal Education after High School:***

- Midlands Technical College, Associates Degree in Marketing, Graduated: 2020

***Business Background:***

- Foundations Investment Advisors, LLC; Investment Advisor Representative; 03/2021 - Present
- Self Employed; Insurance Broker; 05/2020 – Present
- Private Property Restaurant; Line Cook; 11/2017 – Present
- Advanced Applications; Laborer; 03/2018 – 08/2018
- Franks Carwash; Laborer; 11/2016 – 06/2017
- Lexington High School; Full Time Student; 05/2014 – 08/2018

**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. O'Reilly and Foundations Investment Advisors, LLC. Mr. O'Reilly has not been involved in any reportable disciplinary events.

**Other Business Activities - Item 4**

Mr. O'Reilly 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. O'Reilly acts as an insurance agent. A conflict of interest exists in that Mr. O'Reilly may recommend an insurance product to an advisory client and will receive commissions for that transaction. Additionally, Mr. O'Reilly may also receive additional compensation in the form of related bonuses for insurance transactions. This can create an incentive for Mr. O'Reilly 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. O'Reilly 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. O'Reilly and may use the insurance brokerage firm and agent of their choice.

Mr. O'Reilly 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. O'Reilly does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

**Supervision - Item 6**

Mr. O'Reilly 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. O'Reilly adheres to FIA's Code of Ethics and compliance manual as mandated. Clients may contact Mr. O'Reilly at the phone number listed on the cover of this Brochure Supplement, to obtain a copy of FIA's Code of Ethics.

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.

**Requirements for State-Registered Advisers - Item 7**

**This section is not applicable because our firm is SEC registered.**