FINANCIAL FUTURES

YOUR TRUSTED FIDUCIARY PARTNER

# FIRM BROCHURE

(PART 2A OF FORM ADV)


FINANCIAL FUTURES LIMITED LIABILITY COMPANY

RIVER PLACE EXECUTIVE CENTER

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This brochure provides information about the qualifications and business practices of Financial Futures Limited Liability Company ("FFLLC"). If you have any questions about the contents of this brochure, please contact us at: (732) 722-7289. 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.

Additional information about FFLLC is available on the SEC's website at www.adviserinfo.sec.gov

MARCH 2026

# MATERIAL CHANGES

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

There have not been any other material changes in advisory services or personnel since the last annual ADV update filed in 2025.

Full Brochure Available

Whenever you would like to receive a copy of our Firm Brochure, please contact us by telephone at: (732) 722-7289.

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# ITEM 4. ADVISORY BUSINESS

Firm Description

Financial Futures Limited Liability Company, (referred to as “we,” “our,” “us,” or “FFLLC”) was founded in 2004.

FFLLC is a fee-only financial planning and investment management firm. We provide personalized financial planning and investment management to individuals, families, pension and profit-sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include determination of financial objectives, identification of financial problems, cash flow management, retirement planning, budgeting, tax planning, insurance review, investment management, education and college funding, and estate planning.

FFLLC is solely compensated through direct fees paid by its clients and not through any product-based commissions or any third-party companies.

As a part of financial planning, investment advice is offered, with the client making the final decision on investment selection. FFLLC does not act as a custodian of client assets. The client always maintains asset control. FFLLC places trades for clients under a limited power of attorney with discretionary authority. FFLLC will invest client’s accounts in certain percentages amongst numerous asset classes (e.g., stocks, corporate and government bonds, ETFs, mutual funds, and other investment managers)

A written evaluation of each client's initial financial situation, often in the form of a Financial Plan with Action Steps, is offered to the client provided that the client has provided FFLLC with all of the client’s current and pertinent financial information. Annual reviews of the client’s financial situation are also offered to provide reminders of the specific course of action that need to be taken. More frequent reviews may be requested by the client if an unexpected change in financial situation occurs.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

In performing its services, FFLLC shall not be required to verify any information received from the client or from the client’s other professionals, and is expressly authorized to rely thereon. If requested by the client, FFLLC may recommend the services of other professionals for implementation purposes. The client is under no obligation to engage the services of any such recommended professional.

Each client is advised that it remains his/her responsibility to promptly notify FFLLC if there is ever any change to his/her financial situation or investment objectives for the purpose of reviewing and/or revising FFLLC’s previous

recommendations and/or services. Furthermore, clients may request restrictions on investing in certain securities subject to FFLLC's agreement to such a restriction.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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Principal Owners

Jorie Barnett Johnson, CFP® is a 100% owner and managing member.

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Types of Agreements

FFLLC works with clients via either a Client Relationship Agreement or on an Hourly Project Basis.

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Financial Planning Relationship

A financial planning relationship usually includes an initial written financial plan, annual written updates to the financial plan, assistance with the implementation of the financial plan, on-going financial advice, monitoring of the plan, and investment management.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of current debts and recommendations for changes, if applicable; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

Investment advice typically consists of recommendations including mutual funds and exchange-traded funds. Recommended investments may also include: equities (stocks), warrants, bonds, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities, U. S. government securities, options contracts, futures contracts, and interests in partnerships. Initial public offerings (IPOs) are not available through FFLLC.

The initial fee for a financial plan is predicated upon the facts known at the beginning of the engagement. The initial fee range is typically $2,500 to $5,000. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

Compilation of the written financial plan typically takes 6-8 weeks. Once complete, the written financial plan is presented to the client. Every financial plan is equipped with a list of Action Items that must be completed or implemented to fully execute the financial plan. Failure to complete this Action List may result in compromising the projections of the financial plan. FFLLC assists clients with implementing the Action Items detailed in the financial plan. Realistic and measurable goals are set and objectives to reach those goals are defined in the financial plan. As goals and objectives change over time, suggestions are made and implemented on an on-going basis. FFLLC offers to update each client's financial plan annually. Clients may request a financial plan update when convenient or when unexpected situations arise.

A conflict of interest exists to the extent FFLLC's financial planning recommends the utilization of FFLLC to manage their assets for a fee. In order to address this conflict, the client is under no obligation to act upon the investment adviser's recommendation, and if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser.

Although the Financial Planning Relationship Agreement is an on-going agreement, the length of service to the client is at the client's discretion. The initial agreement has a minimum term of nine months after which time has elapsed, the client or FFLLC may terminate the Agreement by written notice to the other party. If termination occurs prior to the end of a billing quarter, fees will be billed on a pro-rata basis for the portion of the quarter completed.

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Hourly Planning Engagements

FFLLC provides hourly planning services for clients who need advice on a limited scope of work. Financial plans cannot be completed through an hourly engagement. The scope of each hourly engagement is determined solely by the client.

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Termination of Agreement

A Client may terminate any agreement at any time by notifying FFLLC in writing and paying for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, FFLLC will refund any unearned portion of the advance payment.

FFLLC may terminate any agreement at any time by notifying the client in writing. If the client made an advance payment, FFLLC will refund any unearned portion of the advance payment.

FFLLC does not sponsor or participate in any wrap fee programs.

As of December 2025, FFLLC manages approximately $270 million in assets under management, all on a discretionary basis.

## ITEM 5. FEES AND COMPENSATION

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Description

FFLLC is a fee-only firm. No commissions or income is accepted from any third parties. Neither FFLLC or any supervised persons accept compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds. All fees are paid directly by clients. These fees are based on a percentage of assets under management, hourly charges, and/or fixed fees.

Financial Planning:

The initial financial planning fee is priced according to the degree of complexity associated with the client's situation and typically ranges from $2,500-$5,000. This fee is payable upon initial engagement

The hourly rate for limited scope engagements is $300 - $500.

Investment Management

On-going fees are based on a percentage of the investable assets at the end of each quarter and billed in arrears according to the following schedule:

0.25% assets up to $3,000,000;
0.225% assets between $3,000,000 to $5,000,000;
0.1875% assets between $5,000,000 to $10,000,000;
0.15% assets between $10,000,000 to $15,000,000
0.125% assets above $15,000,000.

The minimum quarterly fee is $2,000.

Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Lower fees for comparable sources may be available from other sources.

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Fee Billing

An initial financial planning fee is due upon execution of the Financial Planning Relationship Agreement. The amount of this fee is based on the

complexity of the client's financial situation and is detailed in the Client Agreement.

After the initial written financial plan is completed, on-going fees are billed quarterly, in arrears, meaning that we invoice you after the billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account(s) to facilitate billing. The client must consent in advance to direct debiting of their account.

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Other Fees

Custodians may charge transaction fees on purchases or sales of certain investments. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. Please refer to Item 12 of this Brochure for more information.

Certain investments (for example, mutual funds) may charge annual operating expenses or management fees usually calculated as a percentage of the investment and sometimes called an expense ratio. These expenses are disclosed in the investment prospectus of the investment. They are not within the control of FFLLC.

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Past Due Accounts and Termination of Agreement

FFLLC reserves the right to stop work on any account that is more than 14 days overdue. In addition, FFLLC reserves the right to terminate any agreement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate. Any unused portion of fees collected in advance will be refunded.

## ITEM 6. PERFORMANCE-BASED FEES

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Sharing of Capital Gains

Fees are <u>not</u> based on a share of the capital gains or capital appreciation of managed securities.

FFLLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## ITEM 7. TYPES OF CLIENTS

Description

FFLLC generally provides investment advice to individuals, couples, families, trusts, estates, or charitable organizations, corporations or small business entities.

Client relationships vary in scope and length of service.

Account Minimums

FFLLC does not have an account minimum size. The minimum quarterly fee is $2,000.

FFLLC has the discretion to establish an account minimum. Clients with assets below $500,000 may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

## ITEM 8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information may include financial news sources, research materials prepared by others, corporate rating services, charting services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that FFLLC may use include Morningstar research information, Advisor Intelligence, and various internet sources.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed low-cost index and exchange-traded funds as the core investments, and then may add actively-managed funds where appropriate to provide additional return opportunities and diversification. Portfolios are globally diversified to help mitigate some risks associated with traditional domestic markets.

The investment strategy for a specific client is based upon the objectives and goals illustrated in the financial plan. The client may change these objectives at any time.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

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Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach is constantly mindful that investing in securities involves the risk of loss that clients should be prepared to bear. Investors face the following specific investment risks:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not as liquid.

- Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Risk Factors relevant to specific securities utilized include:

- Equity Securities: The value of the equity securities are subject to market risk, including changes in economic conditions, growth rates, profits, interest rates and the market's perception of these securities. While offering greater potential for long-term growth, equity securities are more volatile and riskier than some other forms of investment.
- Exchange Traded Funds ("ETF") Closed-end investment companies: ETFs represent an interest in a passively managed portfolio of securities selected to replicate a securities index, such as the S&P 500 Index or the Dow Jones Industrial Average, or to represent exposure to a particular industry or sector. Unlike open-end mutual funds, the shares of ETFs and closed-end investment companies are not purchased and redeemed by investors directly with the fund, but instead, are purchased and sold through broker-dealers in transactions on a stock exchange. Because ETF and closed-end fund shares are traded on an exchange, they may trade at a discount from or a premium to the net asset value per share of the underlying portfolio of securities. In addition to bearing the risks related to investments in equity securities, investors in ETFs intended to replicate a securities index bear the risk that the ETF's performance may not correctly replicate the performance of the index. Investors in ETFs, closed-end funds and other investment companies bear a proportionate share of the expenses of those funds, including management fees, custodial and accounting costs, and other expenses. Trading in ETF and closed-end fund shares also entails payment of brokerage commissions and other transaction costs.
- Mutual Fund Shares: Some of the risks of investing in mutual fund shares include: (i) the price to invest in mutual fund shares is the fund's per share net asset value (NAV) plus any shareholder fees that the fund imposes at the time of purchase (such as sales loads), (ii) investors must pay sales charges, annual fees, and other expenses regardless of how the fund performs, and (iii) investors typically cannot ascertain the exact make-up of a fund's portfolio at any given time, nor can they directly influence which securities the fund manager buys and sells or the timing of those trades.

- Fixed Income Securities: Prices of fixed income securities tend to move inversely with changes in interest rates. Typically, a rise in rates will adversely affect fixed-income security prices. The longer the effective maturity and duration of the client's portfolio, the more the portfolio's value is likely to react to interest rates. For example, securities with longer maturities sometimes offer higher yields but are subject to greater price shifts as a result of interest rate changes than debt securities with shorter maturities. Some fixed income securities give the issuer the option to call, or redeem, the securities before their maturity dates. If an issuer calls its security during a time of declining interest rates, we might have to reinvest the proceeds in an investment offering a lower yield, and therefore might not benefit from any increase in value as a result of declining interest rates. During periods of market illiquidity or rising interest rates, prices of callable issues are subject to increased price fluctuation.

- Real Estate Related Securities: Investing in real estate related securities includes, among others, the following risks: possible declines in the value of real estate; risks related to general and local economic conditions, including increases in the rate of inflation; possible lack of availability of mortgage funds; overbuilding; extending vacancies of properties; increases in competition, property taxes and operating expenses; changes in zoning laws; costs resulting from cleanup of, and liability to third parties for damages resulting from environmental problems; casualty or condemnation losses; uninsured damages from floods, earth quakes or other natural disasters; limitations on and variations in rents; and changes in interest rates. Investing in Real Estate Investment Trusts ("REITs") involves certain unique risks in addition to those risks associated with investing in the real estate industry in general. REITs are dependent upon management skills, are not diversified, and are subject to heavy cash flow dependency, default by borrowers and self-liquidation.

- Private Placements and Alternative Investments. These include unregistered securities such as private equity, private real estate, private credit, venture capital, hedge funds, interests in limited partnerships and limited liability companies and similar offerings. These offerings are often subject to legal or other restrictions on transfer and redemptions since a liquid market often does not exist for these types of securities. Investors might not be able to redeem when desired and realize previously provided market value or even fair value when sold. Determining the fair market value of private investments can be difficult and the expense of owning private investments and partnerships is generally higher than when compared to public offerings. These investments are subject to a variety of risks as outlined in the offering materials for each particular investment. Their

value will generally fluctuate with among other things the financial conditions of the obligors on or issuers of assets, general economic conditions, the condition of certain financial markets, political developments and developments or trends in the particular industries invested in. With respect to synthetic securities, the value is often also impacted by the financial condition of the related synthetic security counterparties and the obligors or issuers of the underlying obligations. Private investments are subject to lower reporting requirements and are less transparent than traditional investments

While this information provides a synopsis of the events that may affect a client's investments, this listing is not exhaustive. Although FFLLC's methods of analysis and investment strategies do not present any significant or unusual risks, all investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Clients should understand that there are inherent risks associated with investing and depending on the risk occurrence; clients may suffer LOSS OF ALL OR PART OF THE CLIENT'S PRINCIPAL INVESTMENT.

## ITEM 9. DISCIPLINARY INFORMATION

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present clients.

## ITEM 10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Financial Industry Activities

FFLLC is a member of The National Association of Personal Financial Advisors (NAPFA), the Financial Planning Association (FPA), and the Estate and Financial Planning Council of Central New Jersey.

Neither FFLLC nor any supervised persons are registered or have any application pending to become registered as a broker-dealer or registered representative of a broker-dealer.

Neither FFLLC nor any supervised persons are registered or have any application pending to become registered as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Neither FFLLC nor any supervised persons have an arrangement with any related persons (e.g. broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled

investment vehicle including a mutual fund, closed-end investment company, unit investment trust, private investment company or ‘’hedge fund,’’ and offshore fund), other investment adviser or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer, and/or sponsor or syndicator of limited partnerships.

Neither FFLLC nor any supervised persons recommend or select other investment advisers for your clients and receive compensation directly or indirectly from those advisers.

Retirement Account Rollovers/Transfers (eg.,401(k) and IRAs**)**

When recommending that a client rollover his or her account from current retirement plan to an IRA, FFLLC and its financial advisors have a conflict of interest. FFLLC and its financial advisors can earn investment advisory fees by recommending that a client rollover his or her account at the retirement plan to an IRA; however, FFLLC and its investment adviser representatives will not earn any investment advisory fee if client does not rollover the funds in the retirement plan (unless a client retained FFLLC to provide advice about the client’s retirement plan account). Thus, FFLLC and its financial advisors have an economic incentive to recommend a rollover of the retirement plan account, which is a conflict of interest. FFLLC has taken steps to manage this conflict of interest arising from rolling over funds from an ERISA covered retirement plan to an IRA and has adopted written policies and procedures whereby FFLLC and its financial advisors will disclose the advantages/disadvantages of the retirement plan/IRA rollover options available to the client and will only recommend rollover if in the best interest of the client.

## ITEM 11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

FFLLC and persons associated with FFLLC (“Associated Persons”) are permitted to buy or sell securities that it also recommends to clients consistent with FFLLC’s policies and procedures. FFLLC has adopted a code of ethics that sets forth the standards of conduct expected of its associated persons and requires compliance with applicable securities laws (“*Code of Ethics*”). In accordance with Section 204A of the Investment Advisers Act of 1940 (the “Advisers Act”), its *Code of Ethics* contains written policies reasonably designed to prevent the unlawful use of material non-public

information by FFLLC or any of its associated persons. The *Code of Ethics* also requires that certain of FFLLC's personnel (called "*Access Persons*") report their personal securities holdings and transactions and obtain pre-approval of certain investments such as initial public offerings and limited offerings.

Unless specifically permitted in FFLLC's *Code of Ethics*, none of FFLLC's *Access Persons* may effect for themselves or for their immediate family (i.e., spouse, minor children, and adults living in the same household as the *Access Person*) any transactions in a security which is being actively purchased or sold or is being considered as such on behalf of FFLLC's clients. When FFLLC is purchasing or considering for purchase any security on behalf of a client, no *Access Person* may effect a transaction in that security prior to the completion of the purchase or until a decision has been made not to purchase such security. Similarly, when FFLLC is selling or considering the sale of any security on behalf of a client, no *Access Person* may effect a transaction in that security prior to the completion of the sale or until a decision has been made not to sell such security.

Clients and prospective clients may contact FFLLC to request a copy of its *Code of Ethics*.

## ITEM 12. BROKERAGE PRACTICES

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Selecting Brokerage Firms

FFLLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. FFLLC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

FFLLC recommends brokerage firms, investment custodians and trust companies (qualified custodians). Clients are free to select whichever custodian they wish however such a decision may result in higher transaction fees for the client.

FFLLC does not receive fees or commissions from any of these arrangements.

Neither FFLLC nor any related person receives client referrals from a broker-dealer or third party.

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Best Execution

FFLLC reviews the execution of trades at each custodian. Trading fees charged by the custodians is also reviewed. FFLLC does not receive any portion of the trading fees.

Soft Dollars

FFLLC does not receive any fees or credits from any custodians, mutual fund companies, or affiliated parties. In addition, FFLLC does not receive research or other products or services other than execution from a broker-dealer or a third party (‘’soft dollar benefits’’) in connection with client securities transactions.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

## ITEM 13. REVIEW OF ACCOUNTS

Periodic Reviews

Account reviews are performed semi-annually by Jorie Johnson and/or her designee. Account reviews are performed more frequently when market conditions dictate or as requested by the client.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's particular situation.

Regular Reports

Accounts are reviewed to analyze the client's current investment positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis at the time of their financial plan update. The written financial plan update may include a net worth statement, portfolio statement, and a summary of objectives and progress towards meeting those objectives.

## ITEM 14. CLIENT REFERRALS AND OTHER COMPENSATION

Incoming Referrals

FFLLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, mortgage brokers, insurance agents, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

FFLLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## Item 15. Custody

Custody

FFLLC does not maintain physical custody of client assets. FFLLC engages several qualified, nationally recognized SEC registered broker-dealers to custody and safe keep client assets. FFLLC has custody of the funds and securities solely as a consequence of its authority to make withdrawals from client accounts to pay its advisory fee. FFLLC has written authorization from the client to deduct advisory fees from the account held with the qualified custodian.

Each time a fee is directly deducted from a client account, FFLLC concurrently: i. Sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account; and ii. Sends the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

## ITEM 16. INVESTMENT DISCRETION

Discretionary Authority for Trading

FFLLC primarily provides advisory services on a discretionary basis. FFLLC is considered to exercise discretion over a client's account if it can affect transactions without first having to seek client consent. FFLLC is given this limited power of attorney authority in the Client Agreement executed by the client. Clients may request a limitation on this authority (such as certain securities not be bought or sold) subject to FFLLC's acceptance of such limitation.

The client approves the custodian to be used and accepts the commission rates paid to the custodian. FFLLC does not receive any portion of the transaction fees or commissions paid by the client to the custodian.

## ITEM 17. VOTING CLIENT SECURITIES

Proxy Votes

FFLLC does not vote proxies on behalf of its clients. All such proxies and other information are provided directly to its clients by their custodian for their own review and determination independent of FFLLC.

## ITEM 18. FINANCIAL INFORMATION

Financial Condition

FFLLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because FFLLC does not serve as a custodian for client funds or securities, and does not require or solicit the prepayment of more than $500 in client fees six months or more in advance.

FFLLC has not been the subject of a bankruptcy petition at any time during the past ten years.

# FIRM BROCHURE

(PART 2B OF FORM ADV)

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**Supervised Persons**

Jorie Johnson (CRD #4740931), Principal
Eric Feldman (CRD #4160844)
Kay Fiske Wise (CRD#1103299)
Felicia Marie Greenwald (CRD#7779959)

**BROCHURE SUPPLEMENT, MARCH 2026**

This brochure supplement provides information about the investment advisory representative(s) that supplements Financial Futures Limited Liability Company's ("FFLLC") Brochure. You should have received a copy of that brochure. Please contact FFLLC if you did not receive FFLLC's brochure or if you have any questions about the content of this supplement.

Additional information about the above-referenced Supervised Persons is available on the SEC's website at www.adviserinfo.sec.gov.

## Jorie Barnett Johnson, CFP®

**Item 2. Educational Background and Business Experience**:

- Year of birth: 1972
- **Boston College, 1990-1994,** Chestnut Hill, MA
  Bachelor of Science, Concentration in Finance
  Graduated Cum Laude; GPA 3.6/4.0
  Dean's List: 8 Semesters; 1990-1994
  Member of the Carroll School of Management Honors Program
  Recipient of Dean's Letter of Commendation (1 of 25 awarded to a class of 600)
- **Fairleigh Dickinson University, 1999-2001,** Teaneck, NJ
  Completed 6 course Certified Financial Planning Program

Business Experience:

- Financial Futures LLC, Brielle, NJ, President (2003-present)
- Lenox, Inc., Lawrenceville, NJ, Corporate Finance (1998-2004)
- Keane Inc. Boston, MA, Analyst (1997-1998)
- Granite Partners, New York, NY, Investment Banking (1996-1997)
- Prudential, Boston, MA, Financial Analyst (1994-1996)
- Shearson Lehman Brothers, Chestnut Hill, MA, Intern (1992-1994)

**Item 3. Disciplinary Information**.
FFLLC is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Jorie Johnson. FFLLC has no information to disclose in relation to this Item.

**Item 4. Other Business Activities.**
Jorie Johnson is not engaged in any other business activity.

**Item 5. Additional Compensation**:
Jorie Johnson does not receive an economic benefit for providing advisory services from someone that is not a client of FFLLC.

**Item 6. Supervision**
Jorie Johnson, CCO (732) 722-7289 is responsible for supervision of FFLLC. Ms. Johnson monitors the firm's advice in an effort to ensure that investments are suitable for individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by Financial Futures. LLC's clients

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## Eric Feldman, CFP®, MBA

**Item 2. Educational Background and Business Experience**:

- Year of birth: 1978
- **Penn State University, 1995-1999,** University Park, PA
  Bachelor of Fine Arts
- **Fordham University, 2007-2010,** New York, NY
  Master of Business Administration, Concentration in Finance
- **Farleigh Dickinson University, 2014-2016,** Teaneck, NJ
  Completed 6 course Certified Financial Planning Program

Business Experience:

- Financial Futures LLC, Brielle, NJ, (2018 -present)
- Odigo Financial LLC, Wall Twp. NJ, President, Registered Advisory Firm (2016-2018)
- Four 15 Advisors, LLC, Wall Twp., Tax Services, Principal (2003 – Present)
- KARL STORZ, El Segundo, CA, Sales Finance (2009-2018)
- Pfizer, Inc., New York, NY, Sales & Event Planning (2004-2009)

**Item 3. Disciplinary Information**.
FFLLC is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Eric Feldman. FFLLC has no information to disclose in relation to this Item.

**Item 4. Other Business Activities.**
Mr. Feldman conducts tax consulting and preparation services for individual and business through a separate entity, Four 15 Advisors, LLC. Mr. Feldman is actively engaged and devotes substantial time and effort for this business.

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**Item 5. Additional Compensation**:
Eric Feldman does not receive an economic benefit for providing advisory services from someone that is not a client of FFLLC.

**Item 6. Supervision**
Jorie Johnson CCO (732) 722-7289 is responsible for supervision of FFLLC. Ms. Johnson monitors the firm's advice in an effort to ensure that investments are suitable for individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by Financial Futures LLC's clients.

## Kaye Fiske Wise, CFP®, MBA

**Item 2. Educational Background and Business Experience**:

- Year of birth: 1960
- **Bucknell University, 1978-1982,** Lewisburg, PA
  Bachelor of Arts, International Relations
- **Manchester Business School, 1985-1987,** Manchester England
  Master of Business Administration, Concentration in Finance
- **Farleigh Dickinson University, 2012-2013,** Teaneck, NJ
  Completed 6 course Certified Financial Planning Program
  Recipient of Women's Initiative Scholarship

Business Experience:

- Financial Futures LLC, Brielle, NJ, (2018 -present)
- Four 15 Advisors, LLC, Brielle, NJ (2018 – present)
- Ingersoll-Rand Company, Manager of Pension and 401k Investments (1987-1992)
- Harcourt Brace Jovanovich, Distribution Project Manager (1983-1985)

**Item 3. Disciplinary Information**.

FFLLC is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Kaye Fiske. FFLLC has no information to disclose in relation to this Item.

**Item 4. Other Business Activities.**

Kaye Fiske is not engaged in any other business activity. Kaye Fiske provides data support for Four 15 Advisors, LLC, a tax consulting and preparation business.

**Item 5. Additional Compensation**:

Kaye Fiske does not receive an economic benefit for providing advisory services from someone that is not a client of FFLLC.

**Item 6. Supervision**

Jorie Johnson CCO (732) 722-7289 is responsible for supervision of FFLLC. Ms. Johnson monitors the firm's advice in an effort to ensure that investments are suitable for individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by Financial Futures LLC clients.

**Felicia Marie Greenwald CFP®, CPA, EA**

**Item 2. Educational Background and Business Experience:**

- Year of birth: 1994
- **Chapman University, 2012-2016, Orange, CA**
  Bachelor of Science, Accounting and Business Administration
- **Texas A&M University, 2021**
  Financial Planning Capstone for Accelerated Path

Business Experience:

- Financial Futures LLC, Brielle, NJ (2022-present)
- Four15 Advisors, LLC, Brielle, NJ, Tax Services (2022-present)
- Felicia M Wong, Inc, Las Vegas, NV, Tax Services (2021-present)
- Zweig & Associates, CPAs LLP, Newport Beach, CA, Tax Services (2020-2023)
- Ernst & Young LLP, Irvine, CA, Assurance Services (2016-2020)
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**Item 3. Disciplinary Information**.
FFLLC is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Felicia Wong. FFLLC has no information to disclose in relation to this Item.

**Item 4. Other Business Activities.**
Felicia Wong conducts tax consulting and preparation services for individuals and businesses through a separate entity, Four 15 Advisors, LLC and Felicia M Wong, Inc. Miss. Wong is actively engaged and devotes substantial time and effort for these businesses.

**Item 5. Additional Compensation**:
Felicia Wong does not receive an economic benefit for providing advisory services from someone that is not a client of FFLLC.

**Item 6. Supervision**
Jorie Johnson, CCO (732) 722-7289 is responsible for supervision of FFLLC. Ms. Johnson monitors the firm's advice in an effort to ensure that investments are suitable for individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by Financial Futures LLC's clients.

## FINANCIAL DESIGNATION EXPLANATION

The ***CERTIFIED FINANCIAL PLANNER*** (tm),

CFP and federally registered CFP (with flame design) marks (collectively, the "CFP marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 80,000 individuals have obtained CFP certification in the United States.

### EDUCATION

Unlike many financial advisors, CFP® professionals must develop their theoretical and practical knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by CFP Board. Applicants may also satisfy the education requirement by submitting a transcript review or previous financial planning-related course work. Or, they can show that they have attained certain professional designations or academic degrees that cover the important subjects in CFP Board's financial planning curriculum.

### EXAMINATION

CFP® professionals must pass the comprehensive CFP® Certification Exam, which tests their abilities to apply financial planning knowledge to real-life situations. The exam covers the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management and insurance. This comprehensive exam ensures that a CFP® professional is highly qualified to develop a plan for your finances.

### EXPERIENCE

CFP® professionals complete several years of experience related to delivering financial planning services to clients prior to earning the right to use the CFP® certification trademarks. This hands-on experience guarantees that CFP® professionals have practical financial planning knowledge, so you can count on them to help you create a realistic financial plan that fits your individual needs.