Financial Futures LLC (IARD #128900)
Client Relationship Summary as of March 2026

Item 1. Introduction

Financial Futures LLC ("Financial Futures") is registered with the Securities and Exchange Commission ("SEC"). Our investment advisory services and fees can differ depending on certain programs offered and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers and investing.

Item 2. Relationships and Services/ What investment services and advice can you provide me?

We offer discretionary investment advisory services to our clients for a fee. Financial Futures allocates clients' investment assets primarily among exchange traded funds and mutual funds but other investment vehicles such as bonds and alternative investments may be used. Financial Futures also provides financial planning and consulting services. "Discretionary" means the client authorizes us to place trades in their account without notifying them in advance. In limited situations, we may maintain non-discretionary authority which means we have to obtain client approval prior to placing a trade.

Financial Futures prepares a financial plan that 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.

The investment philosophy, process, substantial education, and financial planning help our clients understand and stick with the plan personally created for them. We recommend and offer to update your financial plan annually. We monitor accounts on an ongoing basis and generally only trade when our investment committee advises a change, you need or deposit cash, or your investments move out of balance from the model. Financial Futures does not maintain a minimum account size threshold.

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,7,8, and 13:
https://adviserinfo.sec.gov/firm/brochure/128900

You may also wish to ask us:

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?**

Item 3. Fees Costs, Conflicts, and Standard of Conduct/What fees will I pay?

We bill most clients *an ongoing asset-based fee, charged quarterly in arrears*. These fees are within a range of 0.125% to 0.25% (quarterly) on assets under management. You may incur transaction costs and custody fees in addition to our management fee. In the event an Independent Manager is selected, their fee will be in addition to our management fee. You may also pay the custodian for things like wire transfers, account transfers, account closings, etc. Some investments, such as mutual funds and ETFs, impose additional fees that will reduce the value of your investments over time.

For consulting and financial planning, Financial Futures will charge a fixed or hourly fee. Depending on the size and complexity of the engagement, fixed fees can range from $2,500 - $5,000 and the hourly rate starts at $300. More information is available in Item 5 of our Firm Brochure.

You will pay fees and costs whether you make or lose money on your investments, and these will reduce any amount of money you might make over time. Please make sure you understand what fees and costs you are paying.

You may also wish to ask us:

- **Help me understand how these fees and costs might affect my investments. If I give you $1,000,000 to invest, how much will go to fees, and how much will be invested for me?**

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,5, and 12:
https://adviserinfo.sec.gov/firm/brochure/128900

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can impact the objectivity of the investment advice we provide you.

Financial Futures earns more fees as your account size increases. As a result, conflicts will arise if we recommend retirement plan account rollovers to an IRA in which we manage. In addition, our financial planning may include a recommendation that you need investment management services. In these situations, Financial Futures' takes its role as your advisor seriously and has implemented controls and mitigation to ensure our clients always receive advice that is in their best interests.

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You may also wish to ask us:

- **How might your conflicts of interest affect me, and how will you address them?**

How do your financial professionals make money?
All our professionals are paid a salary. No compensation is based upon any sales goals, product sales or any other incentive that would impact a financial professional's advice.

Item 4. Disciplinary History/Do you or your financial professionals have legal or disciplinary history?
No. Neither Financial Futures or any of its financial professionals have any legal or disciplinary history to disclose. Please visit Investor.gov/CRS for free and simple search tool to research Financial Futures and its financial professionals.

You may also wish to ask us:

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

Item 5. Additional Information
You may obtain additional information about Financial Futures including our most recent Client Relationship Summary form by visiting www.financial-futures-llc.com or calling us at 732-722-7289.

You may also wish to ask us:

- **Who is my primary contact person? Whom can I talk to if I have concerns about how this person is treating me?**