



FINANCIAL FUTURES

YOUR TRUSTED FIDUCIARY PARTNER

FIRM BROCHURE

(PART 2A OF FORM ADV)

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This brochure provides information about the qualifications and business practices of Financial Futures LLC. If you have any questions about the contents of this brochure, please contact us at: (732) 722-7289, or by email at: Info@Financial-Futures-LLC.com. 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 Financial Futures LLC is available on the SEC's website at www.adviserinfo.sec.gov

NOVEMBER 2018

Financial Futures LLC

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

In August 2018, the Firm hired Eric Feldman as an investment advisor representative. There have not been any other changes in advisory services or personnel since the last annual ADV update filed in 2018.

Full Brochure Available

Whenever you would like to receive a copy of our Firm Brochure, please contact us by telephone at: (732) 722-7289 or by email at: Info@Financial-Futures-LLC.com.

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ITEM 4. ADVISORY BUSINESS

Firm Description

Financial Futures LLC, (referred to as “we,” “our,” “us,” or “FFLLC”) was founded in 2003.

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.

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 copies 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.

As of December 2017, FFLLC manages approximately \$83,000,000 in assets on a discretionary basis.

Principal Owners

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

Types of Agreements

FFLLC works with clients via either a Financial Planning Relationship Agreement, Investment Management or on an Hourly Project Basis.

Financial Planning Relationship Agreement

A financial planning relationship agreement 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 2-3 months. 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 results 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.

Clients can choose to have FFLLC manage their investments or clients may choose to manage their own investments.

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.

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.

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.

ITEM 5. FEES AND COMPENSATION

Description

FFLLC is a fee-only firm. No commissions or income is accepted from any third parties. 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.

The hourly rate for limited scope engagements is \$250.

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:

- 0.20% assets up to \$1,000,000;
- 0.175% assets between \$1,000,000 to \$2,000,000;
- 0.15% assets between \$2,000,000 to \$3,000,000;
- 0.125% assets above \$3,000,000.

The minimum quarterly fee is \$1,000. If a client retains FFLLC but has less than \$300,000 in investible assets, they may elect to begin the relationship with a monthly fee of \$149 instead of the \$1,000 per quarter minimum fee. These monthly fee clients will automatically switch to the \$1,000 per quarter minimum fee once their investible assets exceed \$300,000 for the first time.

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

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 Agreement.

After the initial written financial plan is completed, on-going fees are billed quarterly or monthly, 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 to facilitate billing. The client must consent in advance to direct debiting of their account.

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.

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

Sharing of Capital Gains

Fees are not 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. If the investible assets are equal to or less than \$500,000 at quarter-end, the minimum quarterly fee is \$1,000.

FFLLC also offers a monthly fee structure for clients whose investible assets total less than \$300,000 upon initial signing of the Client Agreement. Once

these clients' assets exceed \$300,000, the minimum fee converts from \$149 per month to \$1,000 per quarter.

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, TD Ameritrade's research service, 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).

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach is constantly mindful of the risk of loss of principal. Investors face the following 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.

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 registered as a Registered Investment Advisor (RIA) with the State of New Jersey. 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.

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

Code of Ethics

The employees of FFLLC have committed to the following Code of Ethics.

Objectivity: To strive to be as unbiased as possible in providing advice to clients and to provide advice on a fee-only basis.

Fairness & Suitability: To maintain a fiduciary relationship with all clients and to put the client's interests first.

Competence: To continually seek knowledge and education to provide the best advice to our clients.

Integrity & Honesty: To communicate honestly and openly with clients and to maintain our integrity and the trust our clients place in us at all times.

Regulatory Compliance: To maintain conformity with legal regulations.

Full Disclosure: To fully disclose any costs or fees incurred by the client and to disclose any potential conflicts of interests.

Confidentiality: To keep all client data private unless authorization is received to share private information with related parties.

Professionalism: To conduct ourselves professionally and to treat others with respect.

Participation or Interest in Client Transactions

FFLLC and its employees may buy or sell securities that are also held by clients.

Personal Trading

The Chief Compliance Officer of FFLLC is Jorie Johnson, CFP®.

ITEM 12. BROKERAGE PRACTICES

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 discount brokerage firms, investment custodians and trust companies (qualified custodians), such as TD Ameritrade, Vanguard and Fidelity. FFLLC is an advisor with TD Ameritrade. 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.

FFLLC's principal, Jorie Johnson, serves on the TD Ameritrade Institutional Advisor Panel ("Panel"). The Panel consists of approximately thirty (30) independent investment advisors that advise TD Ameritrade Institutional ("TDA Institutional") on issues relevant to the independent advisor community. The Panel meets in person on average three to four times per year and conducts periodic conference calls on an as needed basis. Investment advisors are appointed to serve on the Panel for three-year terms by TDA Institutional senior management. An investment advisor may serve longer than three years if appointed to additional terms by TDA Institutional senior management. At times, Panel members are provided confidential information about TDA Institutional initiatives. Panel members are required to sign confidentiality agreements. TD Ameritrade does not compensate Panel members. However, TD Ameritrade pays or reimburses FFLLC for the travel, lodging and meal expenses incurred in attending Panel meetings. The benefits received by FFLLC or its personnel by serving on the Panel do not depend on the amount of brokerage transactions directed to TD Ameritrade. Clients should be aware, however, that the receipt of economic benefits by FFLLC or its related persons in and of itself creates a potential conflict of interest and may indirectly influence FFLLC's recommendation of TD Ameritrade for custody and brokerage services.

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.

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 (“*Financial Institutions*”) to custody and safe keep client assets. FFLLC’s advisory agreement and/or the separate agreement with any *Financial Institution* authorizes FFLLC to debit the client’s account for the amount of its advisor Fee in accordance with applicable custody rules. The *Financial Institutions* recommended by FFLLC send a statement to the client, at least quarterly, indicating all amounts disbursed from the account. Clients are urged to compare the account statements received directly from their custodians to the financial plan update statements provided by FFLLC.

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 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 prepayment of fees.

ITEM 19. REQUIREMENTS FOR STATE ADVISORS

A-C.

See attached Brochure Supplement.

D.

Ms. Johnson ***has not been*** involved in any of the events listed below.

- a) An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: or
- b) An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - investments or investment related business;
 - fraud, false statements or omissions;
 - violation of any investment related statute or regulation or SRO rules;
 - wrongful taking of property, bribery, perjury, forgery, counterfeiting;
 - extortion or conspiracy to commit any of these offenses.

E.

FFLLC and Jorie Johnson do not have any relationship or arrangement with an issuer of securities not listed on ADV Part 2A



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Supervised Persons

Jorie Johnson, Principal
Eric Feldman

BROCHURE SUPPLEMENT, NOVEMBER 2018

This brochure supplement provides information about the investment advisory representative(s) that supplements Financial Futures, LLC's Brochure. You should have received a copy of that brochure. Please contact Financial Futures LLC if you did not receive Financial Futures 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)
- 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.

Financial Futures, LLC is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Jorie Johnson. Financial Futures, LLC 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 is generally 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

Item 7. Requirements for State-Registered Advisors

FFLLC is required to disclose the material facts regarding Jorie Johnson's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. FFLLC has no information to disclose in relation to this Item.

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-Present)
- Four 15 Advisors, LLC, Wall Twp., Tax Services, Principal (2003 – Present)
- KARL STORZ, El Segundo, CA, Sales Finance (2008-2018)
- Pfizer, Inc., New York, NY, Sales & Event Planning (2004-2009)

Item 3. Disciplinary Information.

Financial Futures, LLC is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Eric Feldman. Financial Futures, LLC 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. Mr. Feldman is the principal and registered representative of Odigo Financial LLC which he will wind down and merge into FFLLC.

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 is generally 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

Item 7. Requirements for State-Registered Advisors

FFLLC. is required to disclose the material facts regarding Eric Feldman's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. FFLLC has no information to disclose in relation to this Item.

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.