



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.

March 31, 2011

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

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

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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ADVISORY BUSINESS

FIRM DESCRIPTION

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

Financial Futures LLC is a fee-only financial planning and investment management firm. Financial Futures LLC provides personalized financial planning and investment management to individuals, 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.

Financial Futures LLC 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. Financial Futures LLC does not act as a custodian of client assets. The client always maintains asset control. Financial Futures LLC places trades for clients under a limited power of attorney with non-discretionary authority. Clients approve all recommended trades before execution.

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 provided Financial Futures LLC 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 courses 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, Financial Futures LLC 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, Financial Futures LLC 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 Financial Futures LLC if there is ever any change to his/her financial situation

or investment objectives for the purpose of reviewing and/or revising Financial Futures LLC's previous recommendations and/or services.

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 March 2011, Financial Futures LLC manages approximately \$30,000,000 in assets for approximately 28 clients.

PRINCIPAL OWNERS

Jorie Barnett Johnson, CFP® is a 100% stockholder.

TYPES OF AGREEMENTS

Financial Futures LLC works with clients via either a Financial Planning Relationship Agreement or on an Hourly Project Basis.

FINANCIAL PLANNING RELATIONSHIP AGREEMENT

A financial planning relationship agreement 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 no-load mutual funds and exchange-traded funds. Recommended investments may also include: equities (stocks), warrants, 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 Financial Futures LLC

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. Financial Futures LLC 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. Financial Futures LLC 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 Financial Futures LLC manage their investments or clients may choose to manage their own investments.

After the presentation of the initial financial plan, on-going fees are calculated and billed quarterly in arrears.

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

- 0.20% on the first \$1,000,000;
- 0.15% on the assets above \$1,000,000.

The minimum quarterly fee is \$500 and is not negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

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 one (1) year after which time has elapsed, the client or Financial Futures LLC 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

Financial Futures LLC 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.

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

TERMINATION OF AGREEMENT

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

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

FEES AND COMPENSATION

DESCRIPTION

Financial Futures LLC 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.

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. On-going fees are calculated based on assets under management with a minimum charge of \$500 per quarter. Fees are negotiable.

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, in arrears, meaning that we invoice you after the three-month 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 investment account.

OTHER FEES

Custodians may charge transaction fees on purchases or sales of certain investments (stocks, bonds, mutual funds and exchange-traded funds). 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.

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 Financial Futures LLC.

PAST DUE ACCOUNTS AND TERMINATION OF AGREEMENT

Financial Futures LLC reserves the right to stop work on any account that is more than 14 days overdue. In addition, Financial Futures LLC 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.

PERFORMANCE-BASED FEES

SHARING OF CAPITAL GAINS

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

Financial Futures LLC 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.

TYPES OF CLIENTS

DESCRIPTION

Financial Futures LLC generally provides investment advice to individuals, couples, families, banks or thrift institutions, investment companies, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

ACCOUNT MINIMUMS

The minimum account size is \$250,000 for investment management, which equates to an annual fee of \$2,000.

When an account falls below \$250,000 in value, the minimum annual fee of \$2,000 is charged.

Financial Futures LLC has the discretion to waive or increase the account minimum.

Clients managing their own investments will be assessed a \$2,000 minimum annual fee. Clients with assets below the minimum account size may pay a

higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

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 newspapers and magazines, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Financial Futures LLC 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 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.

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.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

FINANCIAL INDUSTRY ACTIVITIES

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

AFFILIATIONS

Financial Futures LLC has arrangements that are material to its advisory or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, mortgage broker, or an entity that creates or packages limited partnerships.

Affiliated parties include TD Ameritrade, Vanguard, and Dimensional Fund Advisors (DFA).

Financial Futures LLC is also 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.

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

CODE OF ETHICS

The employees of Financial Futures LLC 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

Financial Futures LLC and its employees may buy or sell securities that are also held by clients.

PERSONAL TRADING

The Chief Compliance Officer of Financial Futures LLC is Jorie Johnson, CFP®. She reviews all trades.

BROKERAGE PRACTICES

SELECTING BROKERAGE FIRMS

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

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

Financial Futures LLC does not receive fees or commissions from any of these arrangements.

BEST EXECUTION

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

SOFT DOLLARS

Financial Futures LLC 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.

REVIEW OF ACCOUNTS

PERIODIC REVIEWS

Account reviews are performed quarterly. Account reviews are performed more frequently when market conditions dictate or 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 security 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.

CLIENT REFERRALS AND OTHER COMPENSATION

INCOMING REFERRALS

Financial Futures LLC 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

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

CUSTODY

ACCOUNT STATEMENTS

All managed investment assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Financial Futures LLC does not have custody of any client assets.

PERFORMANCE REPORTS

Clients are urged to compare the account statements received directly from their custodians to the financial plan update statements provided by Financial Futures LLC.

INVESTMENT DISCRETION

NON-DISCRETIONARY AUTHORITY FOR TRADING

Financial Futures LLC does not accept discretionary authority to manage securities accounts on behalf of clients. Financial Futures LLC will obtain client authorization for any trades placed in client's accounts. Typically recommended trades are emailed to clients for approval.

The client approves the custodian to be used and the commission rates paid to the custodian. Financial Futures LLC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Non-discretionary trading authority provides clients with the discretion to approve or disapprove the trading of securities in their accounts. Clients of Financial Futures LLC are never surprised by the securities listed on their account statements as they have approved all transactions prior to execution.

LIMITED POWER OF ATTORNEY

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

VOTING CLIENT SECURITIES

PROXY VOTES

Financial Futures LLC does not vote proxies on securities. Clients are expected to vote their own proxies.

FINANCIAL INFORMATION

FINANCIAL CONDITION

Financial Futures LLC 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 Financial Futures LLC does not serve as a custodian for client funds or securities, and does not require prepayment of fees.

BUSINESS CONTINUITY PLAN

GENERAL

Financial Futures LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

DISASTERS

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

ALTERNATE OFFICES

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

LOSS OF KEY PERSONNEL

In the event that key personnel are no longer available to service clients, clients will be directed to another fee-only financial planning firm as identified in our Business Continuity Plan.

INFORMATION SECURITY PROGRAM

INFORMATION SECURITY

Financial Futures LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

PRIVACY NOTICE

Financial Futures LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a

relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephoning (732) 722-7289, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your investment custodian in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

BROCHURE SUPPLEMENT (PART 2B OF FORM ADV)

EDUCATION AND BUSINESS STANDARDS

Financial Futures LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and investment management. Examples of acceptable coursework include: an MBA, a CFP[®], a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

PROFESSIONAL CERTIFICATIONS

Employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER[™] (CFP[®]): The CERTIFIED FINANCIAL PLANNER[™], 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 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

JORIE BARNETT JOHNSON, CFP®

Educational Background:

- 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, Manasquan, NJ, President (2003-present)
- Lenox, Inc., Lawrenceville, NJ, Corporate Finance (1998-2005)
- Granite Partners, New York, NY, Investment Banking (1996-1997)
- Prudential, Boston, MA, Financial Analyst (1994-1996)
- Shearson Lehman Brothers, Chestnut Hill, MA, Intern (1992-1993)

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None