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## Introduction

Future Finances, Inc. (“FFI”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser.

(References below to we, us and our are a reference to Future Finances Inc. as the context dictates.) Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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## What investment services and advice can you provide me?

Future Finances, Inc. offers investment advisory services to investors.

### *Advisory Services*

Advisory services are available through FFI. Our advisory services include, but are not limited to, discretionary and non-discretionary investment advisory services (including investment portfolio monitoring, financial counseling, review of accounts, and securities research), and financial planning. With discretionary management, our financial professionals will make all of the investment decisions. For non-discretionary accounts, the client will make all of the investment decisions based upon our financial professionals’ recommendations

If we charge an ongoing asset-based fee, we will offer you advice on a regular basis, discuss your investment and overall financial goals, design a strategy to help achieve those goals, and regularly monitor your account, meeting with you at least semi-annually. If we only provide one-time services, (i.e. creating a financial plan for a fixed fee), we will not monitor your account(s). We generally require that you have a minimum account size of \$500,000, but we may allow exceptions at our discretion.

**For additional information**, please see FFI’s ADV Part 2A, Disclosure Brochure

### *Conversation Starters*

*Ask your financial professional:*

- *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?*

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## What fees will I pay?

### *Advisory Services Fees*

You will pay a fee for our services based upon the type of service you receive. This can include asset-based fees and/or fixed fees. Any fees paid and the frequency charged will be agreed upon by you when contracting with FFI for investment advisory services.

- Asset-based fee – the fee is a percentage of all assets in your account, charged on an ongoing basis
- Fixed fee – the fee is a set amount, charged either one-time or on an ongoing basis

The amount paid to FFI does not vary based on the type of investments we select on your behalf or recommend to you. The asset-based fee reduces the value of your account and will be deducted from your account. You will typically also pay other fees, depending upon your account type. These fees may include custodian fees, account

maintenance fees, transaction fees and other ancillary fees that are detailed in our Form ADV, Part 2A brochure. For additional details on how fees are calculated, refer to your investment advisory agreement.

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

**For additional information**, please see FFI's ADV Part 2A, Disclosure Brochure

#### ***Conversation Starters***

*Ask your financial professional:*

• *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

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**What are your legal obligations to me when providing recommendations as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

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**When we act as your investment adviser**, we have to act in your best interest and not put our interests 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 affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

Our firm's financial professionals include licensed insurance agents, registered representatives, and a CPA. They will receive commissions, fees and/or other compensation for these services. They have an incentive to recommend these services to you in order to increase their compensation.

**For additional information**, please see FFI's ADV Part 2A, Disclosure Brochure

#### ***Conversation Starters***

*Ask your financial professional:*

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

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**How do your financial professionals make money?**

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Our financial professionals receive fees for the investment advisory services they provide. These fees are one-time and/or ongoing and are based upon a fixed rate and/or as a percentage of assets in your account. Fixed rate fees are agreed upon by you and the financial professional and are based upon the time and complexity it takes to meet your needs. As noted above, our financial professionals have an incentive to have more assets in your account if they are paid by an asset-based fee.

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**Do you or your financial professionals have legal or disciplinary history?**

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FFI has not been the subject of any legal or disciplinary events. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### ***Conversation Starters***

*Ask your financial professional:*

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

**For additional information about our services**, please visit [Investor.gov](http://Investor.gov), BrokerCheck ([brokercheck.finra.org](http://brokercheck.finra.org)), or our website ([futurefinances.com](http://futurefinances.com)). For additional information on advisory services, please see our Form ADV brochure; we will provide a copy of the current brochure at any time without charge. 614-888-PLAN (7526)

#### ***Conversation Starters***

*Ask your financial professional:*

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?*

*Who can I talk to if I have concerns about how this person is treating me?*

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