



Financial & Investment Management Advisors, Inc.
Registered Investment Advisor

72096 Ramos Ave, Suite D
P.O. Box 1723
Covington, Louisiana 70434-1723
(985) 893-1440 * (800) 256-5221 * (985) 893-1450 (fax)
www.fimadvisors.com

Securities offered through Mutual Service Corporation. Mutual Service Corporation and LPL Financial are affiliated companies and are members of FINRA/SIPC. Investment Advisory Services offered through Financial & Investment Management Advisors, Inc., a SEC Registered Investment Advisory Firm. Financial & Investment Management Advisors, Inc. is not affiliated with Mutual Service Corporation or LPL Financial.

Certified Financial Planner Board of Standards Inc. owns the certification marks

CFP®, CERTIFIED FINANCIAL PLANNER™ and 

INVESTMENT ADVISORY SERVICES AND PERSONAL FINANCIAL PLANNING

*Disclosure Brochure
and
Privacy Policy*



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P.O. Box 1723
Covington, Louisiana 70434-1723
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www.fimadvisors.com

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**DISCLOSURE BROCHURE
PERSONAL FINANCIAL PLANNING SERVICES AND
INVESTMENT ADVISORY SERVICES**

As a Registered Investment Adviser, our firm is required to file with the Securities and Exchange Commission and to make the information contained in that registration available to actual and prospective advisory clients. This is a summary of information related to our personal financial planning and asset management activity. Individuals may request a copy of our SEC registration, if we were required to file one in the state of residence of the person making the request. This information material is frequently referred to as a "brochure."

DESCRIPTION OF SERVICES

We provide various levels of comprehensive personal financial planning for a fixed or hourly fee, as well as various specialized analysis billed on a time and disbursements basis. In addition, we provide asset management services to manage and supervise all or a portion of clients investment portfolios for a fee based on a percentage of assets under management. We do manage accounts on a limited discretionary basis, however, we do not take custody or hold personal securities or funds of any kind. We do not assume the responsibility of continuously monitoring the performance of client investments unless we are retained by the client for asset management services.

COMPREHENSIVE FINANCIAL PLANNING

Comprehensive personal financial planning is provided to clients pursuant to a written joinder agreement and fee schedule. In general, the client agrees to complete our data gathering questionnaire and provide other relevant information and authorizations. We agree to prepare a written plan which describes the current situation, identifies needs and opportunities and makes recommendations designed to help the client work towards his or her goals. Comprehensive personal financial planning is primarily an analytical process designed to help the client articulate and quantify goals, organize financial data, identify needs and opportunities and evaluate alternative courses of action. It includes an analysis of the clients goals and objectives, assets, liabilities, current net worth, income taxes, cash flow, investments, employee benefits, estate and gift tax planning and risk management. The effects of any recommendation(s) will be illustrated including the effect certain financial products will have on any plan recommended to the client. The financial planning process results in a written plan which includes the analysis, recommendations and their effect with the aid of financial projections.

Attention is directed towards restructuring existing assets to help work towards the planning objectives and strategies. For example, a plan might recommend that a particular security or securities be sold to realize a tax loss, provide diversification or to change from a growth related investment to an income related investment.

While comprehensive financial planning includes investment advice concerning securities, it also includes investment advice with respect to products that may not constitute "securities," such as certificates of deposit, life insurance and fixed annuities. It also takes into consideration tax and estate planning issues which may not constitute "investment advice." We do not assume the responsibility of continuously monitoring the performance of client investments unless we are retained by the client for asset management services. Representatives of Mutual Service do not offer tax advice. Consult your tax professional for all tax matters.

This information is provided so that you might be aware of our background, operations and personnel. If you have any questions, after reading this, please do not hesitate to ask.

SPECIALIZED ANALYSIS

In addition to comprehensive financial planning, we provide specialized services which focus on particular client needs. These services are provided on a time and disbursements basis, pursuant to a written agreement. The kinds of services listed below are representative of those which may be requested by clients:

- ◆ Financial plan updates
- ◆ Analysis of life, health and disability insurance, risk management
- ◆ Estate liquidity and survivor income analysis
- ◆ Financial planning for closely held businesses
- ◆ Financial management for closely held businesses
- ◆ Business valuation and disposition planning
- ◆ Retirement plan design and analysis
- ◆ Retirement plan disbursement analysis
- ◆ Employee benefit plan analysis
- ◆ Employer sponsored financial planning
- ◆ Analysis of investment portfolios

ASSET MANAGEMENT

Asset Management services provide continuous supervision and management of all capital assets under management on the client's behalf. Asset Allocation techniques are utilized to potentially lower risk through diversification as well as potentially increased long term total return with a possible decrease in portfolio volatility. Assets generally managed include, but are not limited to, stocks, bonds, mutual funds, REITS, trusts, and annuities. Clients have the option to select accounts that invest in either commissionable or non-commissionable investment instruments. Clients also have the option to select accounts that are managed on a fee-only or a fee and commission basis.

Clients have the option to select accounts that allow commissions or other compensation received by us to offset management fees due us from the client. We manage accounts on a limited discretionary basis, however we do not hold or take custody of personal securities or funds of any kind. Clients generally receive a quarterly accounting of their account through a statement of account as well as an accounting of the performance of assets under management.

Financial & Investment Management Advisors, Inc. are a Registered Investment Advisor with the Securities and Exchange Commission (SEC), under the Investment Advisors Act of 1940 and the Investment Advisers Supervision Coordination Act.

Estate analysis and development of strategies and techniques for working towards minimizing estate taxes and other Estate costs. Recommendations are also made to help assure that your estate is distributed according to your wishes.

FEES, REFUNDS, CANCELLATION, ARBITRATION

For a comprehensive plan, one-half of the fee or \$500 (whichever is less) is due upon receipt of the executed engagement agreement and the balance upon delivery of the completed plan. A client may cancel and receive a full refund of our fee if we are notified in writing within five business days after signing an agreement, or at any time before we begin work on the plan.

How We Manage and Preserve Your Personal Information

We do not sell information about current or former clients to third parties, nor is it our practice to disclose such information to third parties unless requested to do so by a client or client representative or, if necessary, in order to process a transaction, service an account or as permitted by law. Additionally, we may share information with outside companies that perform administrative services for us. However, our contractual arrangements with these service providers require them to treat your information as confidential.



*Preserving your privacy is
a very important part of our
relationship with you!*

In order to preserve your personal information, we maintain physical, electronic and procedural safeguards. Our Privacy Policy restricts the use of client information and requires that it be held in strict confidence.

Client Notifications

We are required by law to annually provide a notice describing our privacy policy. In addition, we will inform you promptly if there are changes to our policy.

Please do not hesitate to contact us with questions about this notice.

Privacy Statement



Confidentiality ~
one of our many
responsibilities!

FINANCIAL & INVESTMENT MANAGEMENT ADVISORS, INC. PRIVACY POLICY NOTICE

Our Commitment to You

As a client of F&IMA, Inc., you share both personal and financial information with us. Your privacy is important to us, and we are dedicated to safeguarding your personal and financial information.

Information Provided by Clients

In the normal course of doing business, we typically obtain the following non-public personal information about our clients:

- Personal information regarding our clients' identity such as name, address and social security number;
- Information regarding securities transactions effected by us; and
- Client financial information such as net-worth, assets, income, bank account information and account balances.

If cancellation occurs thereafter, we have the right to retain 50% of the fee. In the event of a dispute, binding arbitration is used to avoid any litigation. On a time and disbursements engagement, we request a deposit based on one-half of our lowest estimate of costs to be incurred or \$500, whichever is less. However, if it appears during the course of the engagement that total costs will exceed the top end of the estimate, we will notify the client, and will incur costs above that point only with prior authorization. A client may cancel at any time and be responsible only for expenses incurred to that point.

For an asset management engagement an account origination fee of \$250 is due upon the execution of the account as well as one quarters advisory fee in advance. These amounts are not refundable. The agreement remains in effect until terminated. The agreement can be terminated at any time during the year by giving written notice. We will refund any or all unearned fees or compensation. The client is responsible for all account origination fees and management fees which have accrued up to the point of termination. Fees can be negotiated and depend on the client circumstances and services performed

TYPES OF SECURITIES EVALUATED

On a comprehensive plan, we will evaluate the appropriateness of any securities or other investments owned, proposed for ownership or which we think could assist the client in working towards achieving personal goals. Such investments may include, but are not limited to equities, corporate debt, municipal bonds, government securities, options, commodities, certificates of deposit, life insurance, annuities, mutual funds and limited partnership interest designed for certain tax benefits.

METHOD OF ANALYSIS AND INFORMATION SOURCES

Primarily evaluation of individual securities is based on fundamental analysis. We also use technical analysis to monitor market conditions in general. We also keep abreast of general business conditions and changes in the law, taxation and various investment and insurance products. To this end, we review general business publications, tax services, technical journals, historical computer databases, research materials prepared by others, corporate rating services, economic advisory services, inspections of corporate and business activities and other materials relevant to the services provided.

INVESTMENT STRATEGIES

Many types of investment strategies are considered such as diversification and asset allocation, based on the Modern Portfolio Theory. However, we do not assume the responsibility of continuously monitoring the performance of client investments, unless we are engaged by the client for asset management services. Selection of a strategy and Model Portfolio is based on the resources and objectives of each individual client.

REVIEW AND MANAGEMENT OF ACCOUNTS

Accounts under management are generally managed using investment strategies such as diversification and asset allocation, based on the Modern Portfolio Theory and the Capital Markets Theory. Advisor's personnel and management team review accounts under the management of our asset management services on a regular basis. Accounts are reviewed daily by advisor's personnel for inaccuracies and reviewed on a formal basis by the management team on at least a quarterly basis, if not more frequently.

Client accounts will be managed according to client risk tolerance profile as determined by the advisor from the Risk Tolerance Questionnaire included in the Investment Advisory Agreement. Model Portfolios are developed from the Risk Tolerance Questionnaire and are the basis for the composition of client portfolio accounts. The Model Portfolios are monitored and reviewed on a daily basis. An aberration analysis of an account's performance versus other like accounts is conducted on a quarterly basis.

CODE OF ETHICS

As noted in Policy 1 – Management Oversight, the Advisers Act imposes a fiduciary duty on investment advisers. As a fiduciary, F&IMA, Inc. has a duty of utmost good faith to act solely in the best interests of each of our clients. Our clients entrust us with their funds, which in turn places a high standard on our conduct and integrity. Our fiduciary duty compels all employees to act with the utmost integrity in all of our dealings. This fiduciary duty is the core principle underlying this Code of Ethics and Personal Trading Policy, and represents the expected basis of all of our dealings with our clients.

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Standards of Conduct

This Code of Ethics consists of the following core principles:

- (1) The interests of clients will be placed ahead of the firm's or any employee's own investment interests.
- (2) Employees are expected to conduct their personal securities transactions in accordance with the Personal Trading Policy and will strive to avoid any actual or perceived conflict of interest with the client. Employees with questions regarding the appearance of a conflict with a client should consult with the CCO before taking action that may result in an actual conflict.
- (3) Employees will not take inappropriate advantage of their position with the firm.
- (4) Employees are expected to act in the best interest of each of our clients.
- (5) Employees are expected to comply with federal securities laws (See Appendix A for a listing of federal securities laws). Strict adherence to this policy manual will assist the employee in complying with this important requirement.

PERSONAL TRADING POLICY

Matters to Consider Before an Employee Places a Trade

- (1) Whether the amount or nature of the transaction will affect the price or market for the security;
- (2) Whether the employee will benefit from purchases or sales being made for any client;
- (3) Whether the transaction is likely to harm any client; and
- (4) Whether there is an appearance or suggestion of impropriety.

Personal Trading Restrictions

- (1) General:

Employees are expected to purchase or sell a security for their personal accounts only after trading of that same security has been completed in client accounts. Personal accounts of the employee include all accounts for family members living within the employee's household and accounts over which the employee has authority even though the account owner does not live within the same household as the employee.

- a. Any employee contemplating a trade to the contrary must consult with the CCO *before* conducting his or her personal trades.
- b. It is the employee's responsibility to know which securities the

firm is trading. The employee may consult with the CCO to determine whether a security is an appropriate purchase by the employee.

CONFLICTS OF INTEREST

Whenever our firm, any associated person or any family member would receive economic benefit from the transactions of clients, whether or not recommended in our plan, a potential "conflict of interest" exists. As a matter of law and professional ethics, in all such cases we advise our clients of the circumstances, that commissions could be received and emphasize their option to select a fee-only (non-commissionable account) or their freedom to do business elsewhere.

PROXY VOTING POLICY

F&IMA, Inc. strives to vote all proxies in the best economic interests of its clients. The decision of how to vote follows the same criteria F&IMA, Inc. uses in managing client accounts – to vote for proposals in such a manner that, in F&IMA, Inc.'s opinion, will increase shareholder value.

A. General Overview

In evaluating a particular proxy proposal, F&IMA, Inc. takes into consideration, among other items:

- 1) F&IMA, Inc.'s determination of how the proxy proposal will impact our clients;
- 2) The period of time over which shares of the company are expected to be held in the client's portfolio;
- 3) The size of the position;
- 4) The costs involved in the proxy proposal; and
- 5) Management's assertions regarding the proxy proposal.

B. Support of Management's Recommendations

F&IMA, Inc. will generally support management's recommendations on proxy issues, since management's ability is a key factor we consider in selecting equity securities for client portfolios. F&IMA, Inc. believes a company's management should generally have the latitude to make decisions related to the company's business operations. However, when F&IMA, Inc. believes the company's management is acting in an inconsistent manner with our clients' best interests, we will vote against management's recommendations.

INTEREST IN SECURITIES TRANSACTIONS

We may recommend the purchase or sale of securities in which Mutual Service Corporation has a position or makes a market. If clients purchase investments through one of our associated persons, acting as a registered representative of Mutual Service Corporation, that person will receive compensation, if any, for such transactions. For those occasions when no broker relationship exists and where the client has elected not to place transactions with one of our registered representatives, we will suggest, at the client's request, individual brokers and their firms or financial institutions that provide brokerage services.

Our Internal Compliance Officer monitors the personal trading of securities by the officers of the corporation as well as selected employees to avoid conflicts of interest.

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INTEREST IN INSURANCE TRANSACTIONS

In the course of our planning, we may recommend the purchase of insurance. Clients may select our firm or an affiliated person to act as agent who would receive compensation, if any, for such transactions. For those occasions when no agent or broker relationship exists, and where the client has elected not to place transactions with one of our associates, we will suggest, at the client's request, individual agents or agencies that can provide the recommended insurance product.

CLIENT COMMUNICATIONS HANDOUT

Financial & Investment Management Advisors, Inc. has developed a Business Continuity Plan to maintain contact with you in the event of emergencies, natural disasters, communications interruptions, loss of Internet services, office fire, theft of computers, or other situations that interrupt our normal business operations.

There are three alternate office locations that will be activated in the specific order listed below depending upon the severity and the exact nature of the event.

1. The **primary alternate office** is 900 Marina Blvd. Slip 57 Mandeville, LA 70471. Telephone: cell (985) 264-4205 or (985) 264-4207. Email: scottmobile@fimadvisors.com. 24-hour dedicated fax line: to be determined. World Wide Web: www.fimadvisors.com
2. The **secondary alternate office** is 211 E. Thomas Avenue, Hammond, LA 70401. It is located 40 miles west of Covington. This office location may be activated in the event of a disaster that affects the Covington-Mandeville area. Telephone: cell (985) 264-4205 or (985) 264-4207. Email: fima@fastband.com. 24-hour dedicated fax line: to be determined. World Wide Web: www.fimadvisors.com
3. The **tertiary alternate office** is any quickly available office space with power, Internet and telephone service. This office location will be activated in the event of a disaster affecting the vicinity of our primary alternate office. Telephone: cell (985) 264-4205 or (985) 264-4207. Email: scottmobile@fimadvisors.com or fima@fastband.com. 24-hour dedicated fax line: to be determined. World Wide Web: www.fimadvisors.com

If we find it necessary to temporarily move our operations, we will attempt to notify you by telephone; however, we plan to keep you updated by our website listed above in the event of any emergency causing us to change our normal operations or business location. Please understand that this may take from 24 to 48 hours. A complete copy of our Business Continuity Plan may be viewed in our office during regular business hours.

PROFESSIONAL AFFILIATIONS

The principals and staff of the organization are very active in a wide variety of professional associations. These organizations provide continuing education and an exchange of planning techniques. The following list does not, however, constitute an endorsement by those associations.

Gulf Coast Society of the Institute of Certified Financial Planners (Scott E. Bordelon, CFP®, AAMS - Past President; Greater New Orleans Chapter of the International Association for Financial Planning, Scott E. Bordelon, CFP®, AAMS - Past President

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MARTHA J. WALKER

EDUCATION, EXAMINATIONS & DESIGNATIONS

- ♦ Nichols State University 1968 - 1973, Thibodeaux, Louisiana
Master of Education
- ♦ FINRA exams:
 - Series 6 Investment Company Products/Variable Contracts, 8-5-86;
 - Series 22 Direct Participation Investments, 8-5-86;
 - Series 7 General Securities, 11-18-93
- ♦ State of Louisiana Insurance Department:
 - Life and Health license exam;
 - Variable Life and Annuity license exam.

BUSINESS BACKGROUND

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial
Planning
August 1996 to present
Advisor Associate

Mutual Service Corporation
One Clearlake Center Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
April 1999 to Present
Registered Representative

Martha Walker and Associates, LLC
823 Aycock Street
Houma, La 70360
Insurance and Investment Sales
August 1986 to Present
Sole Proprietor

Titan Value Equities Group, Inc.
Broker/Dealer Investment/Securities
August 1986 to March 1999
Registered Representative

International Board for Standards and Practices of CERTIFIED FINANCIAL
PLANNER PROFESSIONAL™

Registry of CERTIFIED FINANCIAL PLANNER PROFESSIONAL™ Licensed
Practitioners

American Society of Chartered Life Underwriters and Chartered Financial
Consultants

BUSINESS AFFILIATIONS

The Principals and Associates of Financial & Investment Management
Advisors, Inc. are registered representatives of: Mutual Service Corporation
Member FINRA/SIPC, located in West Palm Beach, FL. We have an
agreement with Fidelity Brokerage Services, LLC, wherein Fidelity acts as
custodian and handles securities transactions. Most transactions placed
through Fidelity are handled on a no-load, no-transaction fee, non-
commissionable basis. We do not receive any compensation, fees, or
commissions from Fidelity.

FIRM HISTORY

Financial & Investment Management Advisors, Inc. (F&IMA), was incorporated
under the laws of the State of Louisiana, on April 20, 1994, to act as a
successor Registered Investment Advisor to and assume the investment
advisory business of Northlake Financial Advisors. F&IMA is registered as an
Investment Advisor with the Securities and Exchange Commission (SEC),
under the Investment Advisors Act of 1940 and the Investment Advisers
Supervision Coordination Act.

Northlake Financial Advisors was founded February 21, 1985, as a sole
proprietorship wholly owned by Scott E. Bordelon, CFP®, AAMS to extend
financial planning, asset management, estate planning and business consulting
services to individuals, corporations and institutions on a fee basis without any
requirement that they purchase financial products. Prior to doing business as
Northlake Financial Advisors, Mr. Bordelon, had practiced since 1982 as a
financial planner associated with Hebert-Simon Company, a large financial and
estate planning firm in New Orleans. Prior to 1982, Mr. Bordelon acquired
extensive experience in the financial services industry in the areas of estate,
employee benefit, and business planning as well as in insurance and
investment securities.

Offices have been located at Claiborne Oaks Office Park, 72096 Ramos Ave.,
Suite D, Covington, Louisiana, since February 1, 1986. Prior to that time they
were located in the Pan American Life Center, 601 Poydras Street, Suite 2525,
New Orleans, Louisiana.

F&IMA, Inc. employs individuals with various backgrounds and education. For
those individuals that provide financial planning services, either in a direct or
non-direct manner, we generally require a college degree or extensive
experience in related fields, such as business, finance, insurance, employee
benefits or financial planning. We also require that those individuals providing
financial planning services have either a professional designation specifically in
the field of financial planning, such as CERTIFIED FINANCIAL PLANNER
PROFESSIONAL™ or be a CERTIFIED FINANCIAL PLANNER PROFESSIONAL™
candidate and enrolled in the professional education study program or they are
closely supervised by a CERTIFIED FINANCIAL PLANNER PROFESSIONAL™. We
require a program of continuing education for all persons involved in counseling
or advisory activity.

SCOTT E. BORDELON, CFP®, AAMS

EDUCATION, EXAMINATIONS & DESIGNATIONS

- ♦ University of New Orleans, New Orleans, LA, 1974-75; The American College, Bryn Mawr, PA, 1980-83; The College for Financial Planning, Denver, CO, 1982-84;
- ♦ International Board of Standards and Practices:
CERTIFIED FINANCIAL PLANNER PROFESSIONAL™ (CFP®) designation conferred May, 1984;
Accredited Asset Management Specialist (AAMS) designation conferred March 2001;
- ♦ Chartered Financial Consultant designation exams (at various dates 1980-83):
Part 301, Economic Security and Individual Life Insurance
Part 320, Financial Services Environment and Professions
Part 325, Group Benefits and Social Insurance
Part 328, Investments
Part 329, Wealth Accumulation Planning
Part 331, Planning for Business Owners and Professionals
Part 332, Financial and Estate Planning
- ♦ College of Financial Planning, Advanced Studies Program, Pre-Retirement Financial Planning, 1-21-89
- ♦ FINRA exams:
Series 6 Investment Company Products/Variable Contracts, 7-1-81;
Series 22 Direct Participation Investments, 7-27-84; Series 7 General Securities, 4-24-85; Series 24 General Securities Principal, 7-21-86;
Series 63 Uniform Securities Agent State Law, 10-26-88
- ♦ State of Louisiana Insurance Department:
Life and Health license exam, 1978; Property and Casualty license exam, 1980; Variable Life and Annuity license exam, 1981.

BUSINESS BACKGROUND

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
September 1994 to present
President and Chief Executive Officer and is primarily responsible for the affairs of the firm.

Mutual Service Corporation
One Clearlake Center Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
April 1999 to Present
Registered Representative and OSJ Branch Manager

Titan Value Equities Group, Inc.
Broker/Dealer Investment/Securities
September 1986 to March 1999
Registered Representative and OSJ Branch Manager

Joseph Michael O'Sullivan, CFP®

EDUCATION, DESIGNATIONS & EXAMINATIONS

- ♦ University of New Orleans Bachelor of Science, August 1984
- ♦ Certified Financial Planner™ January 1, 2006
- ♦ Series 6 – Investment Company Products/Variable Contracts 1997
- ♦ Series 7 – General Securities Representative 1998
- ♦ Series 66 – Uniform Combined State Law Exam 1998
- ♦ State of Louisiana Insurance Department Life, Health and Annuities
- ♦ Louisiana Real Estate Commission Real Estate Broker

BUSINESS BACKGROUND

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
January 2009 to Present

Mutual Service Corporation
One Clearlake Center, Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
January 2009 to Present

AIG Retirement
8545 United Plaza Blvd
Baton Rouge, LA 70809
Retirement Planning
2002 to 2008

Allmerica Financial
New Orleans, LA
Wealth Management
1997 to 2002

JASON D. SANCHEZ

EDUCATION, EXAMINATIONS & DESIGNATIONS

- ♦ Freeman School of Business, Tulane University, New Orleans, LA
MBA Finance, 2003
- ♦ University of Pennsylvania, Philadelphia, PA
Postgraduate Study, 2000-01
- ♦ School of Oriental and African Studies, the University of London
MA, Chinese Studies, 2000
- ♦ Tulane University, New Orleans, LA
BA, Communication, 1992
- ♦ FINRA Exams:
Series 7
Series 66
- ♦ State of Louisiana Insurance License
Life, Health, Variable Annuities

BUSINESS BACKGROUND

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial
Planning
June 2008 to present
Advisor Associate

Mutual Service Corporation
One Clearlake Center Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
June 2008 to present
Registered Representative

Oban Wealth Management LLC
June 2008 to present
Chief Financial Officer

UBS Financial Services, New Orleans, LA
October 2003 to June 2008
Financial Advisor

China Higher Education Press, Beijing, China
May 2002 to August 2002
Financial Consultant

Invesco Asset Management, Hong Kong SAR, China
November 1994 to November 1998
Marketing Manager

Shandong Institute of Technology, Zibo, Shandong, China
August 1993 to May 1994
Lecturer

Gambit Newspaper
May 1992 to July 1993
Staff Writer

CHARLES E. BRYAN, CLU, ChFC

EDUCATION, EXAMINATIONS & DESIGNATIONS

- ♦ American College—Bryn Mawr, PA
Master of Science in Financial Services
Master of Science in Management
Chartered Financial Consultant (ChFC)
Chartered Life Underwriter (CLU)
- ♦ State of Louisiana Insurance Department
Life, Health and Annuities
- ♦ FINRA exams:
Series 7 General Securities License
Series 63 Uniform State Securities

BUSINESS BACKGROUND

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial
Planning
January 2007 to Present
Advisor Associate

Mutual Service Corporation
One Clearlake Center Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
May 1982 to Present
Registered Representative and Branch Manager

Charles Bryan Financial Group
9 Theresa Avenue
Kenner, LA 70065
Investment Advisors / Financial Brokerage Services
September 1979 to Present
Owner / Manager

JOHN W. COBB, CFP®

EDUCATION, EXAMINATIONS & DESIGNATIONS

- ♦ Middle Tennessee State University
University of Tennessee Nashville
- ♦ The College of Financial Planning, Denver, CO (1988-1992)
CERTIFIED FINANCIAL PLANNER PROFESSIONAL™ (CFP®) designation
conferred July 1991
- ♦ State of Tennessee Insurance Department:
Life and Health
- ♦ State of Arkansas Insurance Department:
Life and Health
- ♦ State of Missouri Insurance Department:
Life and Health
- ♦ FINRA exams:
Series 1 General Securities License, July 13, 1971
Series 7 General Securities License, February 18, 1984
Series 63 Uniform State Securities, September 19, 1984
Series 24 General Securities Principal July 1, 1997
Series 65 Uniform Investment Advisor Exam, September 22, 1997

BUSINESS BACKGROUND

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial
Planning
April 2004 to present
Advisor Associate

Mutual Service Corporation
One Clearlake Center Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
March 1999 to Present
Registered Representative and Branch Manager

Titan Value Equities Group, Inc.
Broker/Dealer Investment/Securities
July 1996 to April 1999
Registered Representative and OSJ Branch Manager

College of Financial Planning
February 1992 to February 1997
Adjunct Professor / David Lipscomb University

WILLIAM J. ROMEO

EDUCATION, EXAMINATIONS & DESIGNATIONS

- ♦ Manchester Community College and Asnuntuck Community College
- ♦ FINRA exams:
Series 6 Investment Company Products/Variable Contracts, 08/12/82
Series 7 General Securities, 04/20/85
Series 24 General Securities Principal, 06/17/96
Series 63 Uniform Securities Agent State Law, 05/15/85
- ♦ State of Florida Insurance License:
Property & Casualty, Life, Health and Variable Products

BUSINESS BACKGROUND

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial
Planning
February 2003 to present
Advisor Associate

FINESTPLAN, LC
3500 Gateway Drive #104
Pompano Beach, FL 33069
Retirement and Estate Planning
June 2001 to Present
Owner/Registered Principal

Mutual Service Corporation
One Clearlake Center Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
April 1999 to Present
Registered Representative

Jackson Agency, Inc. dba Stripling Insurance
Hialeah, FL 33011
August 1986 to Present
Insurance Salesman

Titan Value Equities Group, Inc.
Broker/Dealer Investment/Securities
November 1993 to March 1999
Registered Representative

ANDREW K. HOFFMAN, FCA, CFP®, CDFA

EDUCATION, EXAMINATIONS & DESIGNATIONS

- ♦ Institute of Chartered Accountants in England and Wales – Chartered Accountant (English Equivalent of Certified Public Accountant, conferred June 1978, Fellowship conferred January 1984)
- ♦ The College for Financial Planning, Denver, CO. 1995 – 1996
- ♦ International Board of Standards & Practices: CERTIFIED FINANCIAL PLANNER PROFESSIONAL™ (CFP®) designation conferred June 1996
- ♦ Institute for Certified Divorce Planners: Certified Divorce Financial Analyst (CDFA) designation conferred October 1999
- ♦ State of Louisiana Insurance Department:
 - Life and Health License Exam
 - Variable Life and Annuity license exam
- ♦ FINRA exams:
 - Series 6 Investment Company Products/Variable Contracts
 - Series 7 General Securities
 - Series 63 Uniform Securities Agent State Law

BUSINESS BACKGROUND

Financial & Investment Management Advisors, Inc.
72096 Ramos Avenue, Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
October 1999 to present
Advisor Associate

Mutual Service Corporation
One Clearlake Center Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
October 1999 to present
Registered Representative

Andrew K. Hoffman, CDFA
200 Greenleaves Boulevard * Ste 2
Mandeville, LA 70448
Certified Divorce Financial Analyst
October 1999 to Present

Banc One Securities Corporation
October 1998 to September 1999
Senior Investment Representative

New York Life Insurance Company
March 1997 to September 1998
Insurance Agent

TOM V. DWYER, CFP®

EDUCATION, EXAMINATIONS & DESIGNATIONS

- ♦ Texas A&M University
College Station, Texas
- ♦ CERTIFIED FINANCIAL PLANNER PROFESSIONAL™ (CFP®)
- ♦ State of Texas Insurance Department
Life and Health License
- ♦ FINRA exams:
 - Series 6 General Securities License
 - Series 7 General Securities License
 - Series 63 Uniform State Securities
 - Series 65 Uniform Investment Advisor

BUSINESS BACKGROUND

Financial Design Group
14675 Midway Rd. Suite 212
Addison, Texas 75001
Investment Advisory Services, Asset Management, Financial Planning
March 1997 to present
Certified Financial Planner Practitioner

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
November 2007 to present
Advisor Associate

Mutual Service Corporation
One Clearlake Center Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
March 1997 to Present
Registered Representative and Branch Manager

CAROLYN R. FITTERE, CLU, ChFC

EDUCATION, EXAMINATIONS & DESIGNATIONS

- ♦ American College—Bryn Mawr, PA
Chartered Financial Consultant (ChFC)
Chartered Life Underwriter (CLU)
- ♦ State of Louisiana Insurance Department
Life, Health and Annuities
- ♦ FINRA exams:
Series 7 General Securities License
Series 63 Uniform State Securities

BUSINESS BACKGROUND

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial
Planning
October 2007 to Present
Advisor Associate

Mutual Service Corporation
One Clearlake Center Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
May 1984 to Present
Registered Representative

Charles Bryan Financial Group
9 Theresa Avenue
Kenner, LA 70065
Investment Advisors / Financial Brokerage Services
September 1984 to Present
Registered Representative

MARCO A. GOMEZ-PEREZ

EDUCATION, EXAMINATIONS & DESIGNATIONS

- ♦ Escola Politecnica, University of Sao Paulo, Brazil
Bachelor of Arts Degree—1982
- ♦ FINRA exams:
Series 7 General Securities License 09/18/02
Series 66 Uniform Combined State Law Exam 11/18/02
(equivalent of S-63 plus S-65) (Uniform Securities Agent State
Law Exam and Uniform Investment Advisor Exam)
- ♦ State of Florida Insurance License 05/31/01

BUSINESS BACKGROUND

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D
Covington, LA 70433
Investment Advisory Services, Asset Management and Financial
Planning
February 2003 to present
Advisor Associate

Mutual Service Corporation
One Clearlake Center Suite 1800 * 250 Australian Avenue South
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
August 2002 to present
Registered Representative

FINESTPLAN, LC
3500 Gateway Dr. #104
Pompano Beach FL 33069
Retirement and Estate Planning
July 2001 to Present
Manager

Kentram, Inc.
300 Three Islands Blvd. #316
Hallandale, FL 33009
Holding company
September 1996 to Present
President