



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 LPL Financial, LLC member 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 LPL Financial, LLC.

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



Financial & Investment Management Advisors, Inc.

Registered Investment Advisor

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P.O. Box 1723

Covington, Louisiana 70434-1723

(985) 893-1440 * (800) 256-5221 * (985) 893-1450 (fax)

www.fimadvisors.com

March 13, 2012

This Brochure provides information about the qualifications and business practices of **Financial & Investment Management Advisors, Inc. "FIMA"**. If you have any questions about the contents of this Brochure, please contact us at the number above. 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.

FIMA is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about **FIMA** also is available on the SEC's website at www.adviserinfo.sec.gov.

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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.

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.

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.



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

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.

Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published "Amendments to Form ADV" which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated **March 13, 2012** is a new document prepared according to the SEC's new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting our main office number at 985-893-1440 or 800-256-5221. Our Brochure is also available on our web site www.fimadvisors.com, also free of charge.

Additional information about **Financial & Investment Management Advisors, Inc.** is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with **FIMA** who are registered, or are required to be registered, as investment adviser representatives of **FIMA**.

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Privacy Statement



Confidentiality ~
one of our many
responsibilities!

FINANCIAL & INVESTMENT MANAGEMENT ADVISORS, INC. PRIVACY POLICY NOTICE

Our Commitment to You

As a client of FIMA, 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.

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

Financial & Investment Management Advisors, Inc. is 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.

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 either a fixed fee or 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 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 on those specific assets.

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.

Financial Planning may include 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.

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.

CIC - Chartered Investment Counselor

Issued by: [The Investment Counsel Association of America Inc. \(ICAA\)](#)

Prerequisites/Experience Required: Candidate must meet all of the following requirements:

Employed by a member firm of the ICAA in an eligible occupational position for at least 1 year;

A minimum of 5 cumulative year's work experience in one or more [eligible occupational positions](#);

Complete the CFA exams and hold the CFA

Educational Requirements: None

Examination Type: None

Continuing Education/Experience Requirements: Must annually certify that charter holder is employed by an ICAA member firm in an [eligible occupational position](#), and has not been the subject of disciplinary proceedings.

PROFESSIONAL DESIGNATIONS – MINIMUM QUALIFICATIONS REQUIRED FOR EACH DESIGNATION

CFA - Chartered Financial Analyst

Issued by: CFA Institute

Prerequisites/Experience Required:

Candidate must meet one of the following requirements:

- ◆ Undergraduate degree and 4 years of professional experience involving investment decision-making, or
- ◆ 4 years qualified work experience (full time, but not necessarily investment related)

Educational Requirements: 250 hours of study for each of the 3 levels

Examination Type: 3 course exams

Continuing Education/Experience Requirements: None

ChFC - Chartered Financial Consultant

Issued by: [The American College](#)

Prerequisites/Experience Required:

3 years of full-time business experience within the five years preceding the awarding of the designation

Educational Requirements: 6 core and 2 elective courses

Examination Type: Final proctored exam for each course

Continuing Education/Experience Requirements: 30 CE credits every 2 years

CFP - Certified Financial Planner

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;

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 FIMA and/or LPL Financial, LLC do not offer tax or legal advice. Consult your tax or legal professional for all tax and legal matters.

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 or a flat fee, pursuant to a written modular financial planning agreement. Fees may be negotiable. 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 on a discretionary basis. 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 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.

FIMA offers several investment management programs and account custodial services may be provided by several account custodians depending on the investment management program offered. Programs may have higher or lower fees than other programs available through FIMA or available elsewhere. Investment management programs may differ in the services provided and method or type of management offered, and each may have different account

minimums. Client reports will depend upon the management program selected. Please see complete details in the program brochure, Investment Advisory Agreement and custodial account agreement for each program recommended and offered.

UNAFFILIATED THIRD PARTY CUSTODIANS

FIMA does not hold or take custody of client personal securities or funds of any kind. FIMA utilizes independent unaffiliated third-party custodians to hold client assets and provide a statement of accounting for each client. It is the custodians charge to safeguard and prevent unauthorized access from anyone.

Custodians currently utilized by FIMA, but not limited to, are Fidelity Brokerage Services, L.L.C. and LPL Financial, LLC Services. In addition, assets may be held at the mutual fund or variable annuity company if applicable. Please note custodians may charge fees for their services. See fee section below and the custodians account agreement and investment advisory agreement for additional details.

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FIMA has an arrangement with National Financial Services LLC and Fidelity Brokerage Services LLC (collectively, and together with all affiliates, "Fidelity") through which Fidelity provides FIMA with "institutional platform services." The institutional platform services include, among others, brokerage, custody, and other related services. Fidelity's institutional platform services that assist FIMA in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Fidelity also offers other services intended to help FIMA manage and further develop its advisory practice. Such services include, but are not limited to, performance reporting, financial planning, contact management systems, third party research, publications, access to educational conferences, roundtables and webinars, practice management resources, access to consultants and other third party service providers who provide a wide array of business related services and technology with whom FIMA may contract directly.

FIMA is independently operated and owned and is not affiliated with Fidelity. Fidelity generally does not charge its advisor clients separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Fidelity or that settle into Fidelity accounts (i.e., transactions fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). Fidelity provides access to many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges.

Fidelity is providing FIMA with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 ("Exchange Act").

OTHER MONEY MANAGERS

FIMA has entered into agreements with various third-party investment advisers. Under these agreements, FIMA offers clients various types of programs sponsored by these advisers. All third-party investment advisers to whom

Richard "Curtis" Wethington
310 C Ouachita Avenue * Hot Springs, AR 71901
(501) 762-0369

This Brochure Supplement provides information about Richard "Curtis" Wethington born 1968 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Richard "Curtis" Wethington pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ Garland County Community College
- ◆ Henderson State University
- ◆ State of Arkansas Insurance Department
Life and Health
- ◆ FINRA Exams
General Securities Representative Examination Series 7 10/13/2005
Futures Funds Managed Examination Series 31 11/17/2005
Uniformed Combined State Law Examination Series 65 12/13/2005

The Wethington Agency

310 C Ouachita Avenue * Hot Springs, AR 71901
04/2001 to 04/2005 and 08/2008 to Present * Owner

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
03/2010 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
08/2008 to 09/2009 * Investment Advisor Representative

Investment Professionals Inc.

San Antonio, TX. 78232
05/2006 to 07/2007 * Investment Advisor Representative

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

FIMA will refer clients will be licensed as investment advisors by their resident state and any applicable jurisdictions or registered investment advisors with the Securities and Exchange Commission.

FIMA advisor reps. assist clients with identifying the client's risk tolerance and investment objectives. Advisor will recommend third-party investment advisors in relation to client's stated investment objectives and risk tolerance. A client may select a recommended third-party investment advisor based upon the client's needs. Clients will enter into an agreement directly with the unaffiliated third-party investment advisor who shall provide asset management services.

FIMA advisor reps. shall be available to answer questions the client may have regarding their account and act as the communication conduit between the client and the third-party investment advisors. Third-party investment advisors may take discretionary authority to determine the securities to be purchased and sold for the client. Neither advisor nor its associated persons will have any trading authority with respect to client's managed account with the third-party investment advisor(s).

Third-party managed programs generally have account minimum requirements that will vary from investment advisor to investment advisor. Account minimums are generally higher on fixed income accounts than equity based accounts. A complete description of the third-party investment advisor's services, fee schedules and account minimums will be disclosed in the third party investment advisor's Form ADV, Schedule H Disclosure Brochure, or similar Disclosure Brochure which will be provided to clients at the time an agreement for services is executed and account is established. Client reports will depend upon the third-party investment advisor.

Third-party investment advisors recommended by FIMA must be registered or exempt from registration in the state where the client resides.

Clients are advised that investment advisor representatives may have a conflict of interest by only offering those third-party investment advisors that have agreed to pay a portion of their advisory fee to FIMA. Clients are advised that there may be other third-party managed programs that may be suitable to the client that may be more or less costly. No guarantees can be made that client's financial goals or objectives will be achieved. Further, no guarantees of performance can be offered. Investments involve risk, including the possible loss of principal.

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.

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. Fees can be negotiated and depend on the client circumstances and services performed. Please see the Investment Advisory Agreement for complete details regarding

fees including a current schedule of fees.

The client can determine to engage FIMA, Inc. to provide discretionary investment advisory services on a fee basis. FIMA, Inc.'s annual investment advisory fee shall be based upon a percentage (%) of the market value of the assets placed under the Registrant's management in accordance with the fee schedule attached to the *Investment Advisory Agreement* between FIMA, Inc. and the client. For an asset management engagement an account origination fee of \$250 is due upon the execution of the account and is applied to the first quarterly advisory fee. 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.

The account custodian may charge fees, which are separate and apart from the annual investment advisory fee, for effecting certain securities transactions (i.e. transaction fees may be charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions). In addition to FIMA's investment management fee, brokerage commissions and/or transaction fees, the client will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses). **Please Note:** The brokerage commissions and/or transaction fees charged by any broker-dealer/custodian may be higher or lower than those charged by other broker-dealers/custodians.

Both FIMA's *Investment Advisory Agreement* and the custodial/clearing agreement may authorize the custodian to debit the account for the amount of the Registrant's investment advisory fee and to directly remit that management fee to FIMA in compliance with regulatory procedures. In the limited event that FIMA bills the client directly, payment is due upon receipt of FIMA's invoice.

Please see the Investment Advisory Agreement for complete details regarding fees and a current fee schedule.

FIMA does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

COMPENSATION FROM THIRD PARTIES

While FIMA does not receive cash or economic benefit from a non-client, its Representatives may occasionally receive compensation from firms in which the client implements non-security transactions. This would include compensation from dealers in hard assets (gold, silver, platinum, numismatics, life insurance, etc.) upon the purchase of these investments by the client and through the representative. Advisor reps. may also receive commissions or fees from LPL and various insurance companies and 12b-1 fees from certain mutual funds. FIMA does receive a portion of the fee charged by various third-party investment advisers as do their representatives.

From time to time FIMA may receive compensation in the form of sponsorship fees for seminars, meetings or conferences from product sponsors such as limited partnerships, mutual funds, insurance companies and annuity sponsors. Such sponsorship fees generally entitle the sponsor to an allotted presentation to representatives of FIMA.

If clients act upon representative advice and choose to use one of applicant's

Jason D. Sanchez
1332 Joseph Street * New Orleans, LA 70115
(504) 899-3115

This Brochure Supplement provides information about Jason D. Sanchez born 1970 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Jason D. Sanchez pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ 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 and Series 66
- ◆ State of Louisiana Insurance License
Life, Health, Variable Annuities

Oban Wealth Management LLC

06/2008 to present
Chief Financial Officer

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
06/2008 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
06/2008 to 09/2009 * Registered Representative

UBS Financial Services

New Orleans, LA
10/2003 to 06/2008 * Financial Advisor

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

William J. Romeo
4411 NW 7th Street * Coconut Creek, FL 33066
(954) 582-1430

This Brochure Supplement provides information about William J. Romeo born 1957 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding William J. Romeo pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ 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

FINESTPLAN, LC

4411 NW 7th Street * Coconut Creek, FL 33066
Retirement and Estate Planning
06/2001 to Present * Owner/Registered Principal

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
02/2003 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Jackson Agency, Inc. dba Stripling Insurance

Hialeah, FL 33011
08/1986 to Present * Insurance Salesman

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
04/1999 to 09/2009 * Registered Representative

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

affiliates as a money manager, custodian or purchasing insurance, applicant may receive compensation in the form of commissions from the affiliate. If a client chooses to use a representative in his individual capacity as an insurance agent, the individual representative will receive a commission. Additionally, if a client purchases a mutual fund containing a 12b-1 fee, the adviser and representative may receive such fee.

As part of its duties to its clients, FIMA endeavors at all times to put the interest of its clients first. Clients should be aware, however, that the receipt of economic benefits by FIMA or its related persons in and of itself creates a potential conflict of interest.

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, computer analysis, 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.

Asset allocation and diversification does not prevent potential loss of capital. Client accounts may lose money.

REVIEW AND MANAGEMENT OF ACCOUNTS

Accounts under management are generally, but not limited to, 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 Client Risk Tolerance Questionnaire included with the Investment Advisory Agreement. Model Portfolios are developed from the Client 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, FIMA, 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.

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.

Joseph Prisco, CFP®
512 S. Tyler St. Ste B * Covington, LA 70433
(985) 237-0826

...continued

Merrill Lynch, Pierce, Fenner & Smith, Inc.
1850 K Street NW * Washington, DC 20006
06/2005 to 07/2007 * Registered Representative

Joseph Prisco, CFP®
512 S. Tyler St. Ste B * Covington, LA 70433
(985) 237-0826

This Brochure Supplement provides information about Joseph Prisco born 1982 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Joseph Prisco pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ Certified Financial Planner Board of Standards, Inc., * CERTIFIED FINANCIAL PLANNER™, (CFP®) Designation, 2009
- ◆ Georgetown University Center for Professional Development, Washington, DC * Certificate of Financial Planning, 2006
- ◆ Darla Moore School of Business, University of South Carolina, Columbia, SC * B.S. Business Administration, Business Economics and Finance, Cum Laude, 2005
- ◆ University of Helsinki, Helsinki Finland * Faculty of Politics and Helsinki School of Economics, Studies during 2002-2003
- ◆ FINRA Exams:
 - Series 7: General Securities Representative Examination 2005
 - Series 66: Uniform Combined State Law Examination 2005
 - Series 31: Futures Managed Funds Examination 2005
- ◆ State of Louisiana Insurance License
 - Life, Health, Variable Life, and Annuity license # 446580

Prisco Brothers, LLC

512 S. Tyler Street Suite B * Covington, LA 70433
DBA for Financial Advisory Practice
Owner and responsible for affairs of DBA

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
02/2010 to Present * Investment Advisory Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
02/2010 to Present * Registered Representative

Morgan Keegan & Co. Inc.

3 Sanctuary Blvd. Ste 102 * Mandeville, LA 70471
08/2007 to 02/2010 * Registered Representative

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

- 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.

Advisor receives compensation as a result of a client's participation in an any FIMA, Inc. Advisory programs. Depending on, among other things, the size of the account, changes in its value over time, the ability to negotiate fees or commissions, and the number of transactions, the amount of this compensation may be more or less than what the Advisor would receive if the client participated in other programs, whether through FIMA, Inc. or another sponsor, or paid separately for investment advice, brokerage and other services.

PROXY VOTING POLICY

FIMA, Inc. strives to vote all proxies in the best economic interests of its clients with accounts custodied only with Fidelity. For all other custodians, the client is responsible for all proxy voting. The decision of how to vote follows the same criteria FIMA, Inc. uses in managing client accounts – to vote for proposals in such a manner that, in FIMA, Inc.'s opinion, will increase shareholder value.

A. General Overview

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

- 1) FIMA, 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

FIMA, 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. FIMA, Inc. believes a company's management should generally have the latitude to make decisions related to the company's business operations. However, when FIMA, 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

Associated persons of Advisor may also be registered representatives of LPL Financial, LLC. If clients purchase investments through one of our associated persons, acting as a registered representative of LPL Financial, LLC, 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, custodians and their firms or financial institutions that provide brokerage or custodial 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.

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 18083 Three Rivers Road, Covington, LA 70433. Telephone: cell (985) 264-4205 or (985) 264-4207. Email: sbordelon@fimadvisors.com or scott.bordelon@lpl.com. 24-hour dedicated fax line: (985) 893-1450 or 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: sbordelon@fimadvisors.com or scott.bordelon@lpl.com. 24-hour dedicated fax line: (985) 893-1450 or 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: sbordelon@fimadvisors.com or scott.bordelon@lpl.com. 24-hour dedicated fax line: (985) 893-1450 or www.fimadvisors.com

If we find it necessary to temporarily move our operations, we will attempt to notify you by telephone; however, in an emergency this may prove impractical, therefore 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.

TYPES OF CLIENTS

FIMA provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, Taft-Hartley plans, charitable institutions, foundations, endowments, municipalities, registered

Anthony J. Piretti

**1200 Pennsylvania Avenue * Wilmington, DE 19806
(302) 665-7975**

This Brochure Supplement provides information about Anthony Joseph Piretti born 1959 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Anthony Joseph Piretti pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ Florida State University Bachelor of Science Psychology, April 1981
- ◆ Chartered Market Technician
- ◆ Series 7 General Securities Representative
- ◆ Series 63 Uniform Securities Agent State Law
- ◆ Series 65 Uniform Investment Advisor Law
- ◆ State of Delaware and Pennsylvania Department of Insurance Life, Health and Variable Licenses

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
08/2011 to Present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
06/2005 to 09/2009 * Registered Representative

Bank of America

10/2001 to 06/2005 * Registered Representative

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

Joseph Michael O'Sullivan, CFP®
2139 General Pershing Street * New Orleans, LA 70115
(504) 236-7001

This Brochure Supplement provides information about Joseph Michael O'Sullivan born 1953 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Joseph Michael O'Sullivan pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ 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

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
01/2009 to Present * Investment Advisor Representative

LPL Financial, LLC
9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
01/2009 to 09/2009 * Registered Representative

AIG Retirement
Baton Rouge, LA 70809
Retirement Planning Specialist
2002 to 2008

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

mutual funds, private investment funds, trust programs, sovereign funds, foreign funds such as UCITs and SICAVs, and other U.S. and international institutions.

**METHODS OF ANALYSIS, INVESTMENT STRATEGIES
AND RISK OF LOSS**

"Investing in securities involves risk of loss that clients should be prepared to bear."

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of FIMA or the integrity of FIMA's management. FIMA has no information applicable to this Item.

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

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 Investment Advisor Representatives of Financial & Investment Management Advisors, Inc. in many cases are registered representatives of: LPL Financial, LLC Member FINRA/SIPC, located in San Diego, CA. We have an agreement with Fidelity Brokerage Services, LLC, and LPL Financial, LLC wherein they act as custodian and handle securities transactions. Most securities transactions placed through these custodians are handled on a no-load, no-transaction fee, non-commissionable basis. We do not receive any compensation, fees, or commissions from Fidelity or LPL Financial, LLC on advisory accounts custodied at either custodian. Should transaction charges, fees and commissions be charged to these accounts, these amounts will be fully disclosed to the client by the advisor and further in the custodial and account agreements.

CLIENT REFERRALS AND OTHER COMPENSATION

FIMA and its advisor representatives may receive client referrals from unaffiliated third party "solicitors" such as, but not limited to, accountants, attorneys, other professionals, FINRA registered broker/dealers and/or their

registered representatives, as well as other registered investment advisors and/or their representatives. Such solicitors may receive compensation from FIMA for referring clients to FIMA, however, in any case where such compensation is paid a solicitor for referring clients, the amount and type of compensation will be disclosed in writing to the client referred. While the solicitor may provide other ancillary services to the client, the solicitor will not be providing investment advice, specific to the relationship with FIMA to the referred client.

FINANCIAL INFORMATION

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about FIMA's financial condition. FIMA has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

FIRM HISTORY

Financial & Investment Management Advisors, Inc. (FIMA), 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. FIMA 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.

FIMA, Inc. advisor reps. are professionals with various backgrounds and education. For those professionals 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.

Most of the financial professions with FIMA, Inc. 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.

Andrew K. Hoffman, FCA, CFP®, CDFA
#4 Sanctuary Blvd. Suite 304 * Mandeville, LA 70471
(985) 674-1120

This Brochure Supplement provides information about Andrew K. Hoffman born 1953 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Andrew K. Hoffman pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ 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 Financial Analysts: 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

Andrew K. Hoffman, CDFA
#4 Sanctuary Blvd. Suite 304 * Mandeville, LA 70471
10/1999 to Present * Certified Divorce Financial Analyst

Financial & Investment Management Advisors, Inc.
72096 Ramos Avenue, Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
10/1999 to present * Investment Advisor Representative

LPL Financial, LLC
9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
10/1999 to 09/2009 * Registered Representative

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

Marco A. Gomez-Perez
4411 NW 7th Street * Coconut Creek, FL 33066
(954) 582-1430

This Brochure Supplement provides information about Marco A. Gomez-Perez born 1960 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Marco A. Gomez-Perez pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

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EDUCATION AND BUSINESS BACKGROUND

- ♦ 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

FINESTPLAN, LC

4411 NW 7th Street * Coconut Creek, FL 33066
Retirement and Estate Planning
07/2001 to Present * Manager

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
02/2003 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
08/2002 to 09/2009 * Registered Representative

Kentram, Inc.

300 Three Islands Blvd. #316 * Hallandale, FL 33009
Holding company
09/1996 to Present * President

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

Scott E. Bordelon, CFP®, AAMS
72096 Ramos Avenue Suite D * Covington, LA 70433
(985) 893-1440

This Brochure Supplement provides information about Scott E. Bordelon born 1955 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Scott E. Bordelon pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ University of New Orleans 1974-75; The American College 1980-83; The College for Financial Planning 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; Variable Life and Annuity license exam, 1981.

Financial & Investment Management Advisors, Inc.

Investment Advisory Services, Asset Management and Financial Planning 09/1994 to present * President and Chief Executive Officer and is responsible for the affairs of the firm.

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative and OSJ Manager

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
04/1999 to 09/2009 * Registered Representative and OSJ Manager

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures.

Tom V. Dwyer, II CFP®
14902 Preston Rd. # 404 - 412 * Dallas, TX 75254
(972) 991-7201

This Brochure Supplement provides information about Tom V. Dwyer II born 1966 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Tom V. Dwyer II pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ 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 Investment Company Products/Variable Contracts
Series 7 General Securities
Series 63 Uniform State Securities
Series 65 Uniform Investment Advisor

Financial Design Group

14902 Preston Rd. # 404 - 412 * Dallas, TX 75254
Investment Advisory Services, Asset Management, Financial Planning
03/1997 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
11/2007 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
03/1997 to 09/2009 * Registered Representative

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

Beverly O. Davis, AWMA®
145 Uptown Square * Murfreesboro, TN 37129
(615) 410-3664

This Brochure Supplement provides information about Beverly O. Davis born 1956 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Beverly O. Davis pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ Middle Tennessee State University
Murfreesboro, Tennessee
- ◆ College of Financial Planning
Accredited Wealth Management Advisor®
- ◆ State of Tennessee Insurance Department
Life and Health * Variable Life and Annuity License
- ◆ FINRA Registrations:
Series 6 Investment Company Products/Variable Contracts
Series 7 General Securities Representative
Series 63 Uniform Securities Agent State Law
Series 65 Uniform Investment Advisor Law

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
01/2011 to present * Investment Advisor Representative

LPL Financial, LLC
9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
02/2007 to Present * Registered Representative

NFP Securities, Inc.
New York, NY 10173
Broker/Dealer * Investment/Securities
08/2004 to 02/2007 * Registered Representative

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

Charles E. Bryan, CLU, ChFC
9 Theresa Avenue * Kenner, LA 70065
(504) 468-5413

This Brochure Supplement provides information about Charles E. Bryan born 1927 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Charles E. Bryan pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ 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

Charles Bryan Financial Group
9 Theresa Avenue * Kenner, LA 70065
Investment Advisors / Financial Brokerage Services
09/1979 to Present * Owner / Manager

Financial & Investment Management Advisors, Inc.
72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
01/2007 to Present * Investment Advisor Representative

LPL Financial, LLC
9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation
West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
05/1982 to 09/2009 * Registered Representative and Branch Manager

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

John W. Cobb, CFP®

5214 Maryland Way * Suite 107 * Brentwood, TN 37027-5071
(615) 377-8523

This Brochure Supplement provides information about John W. Cobb born 1949 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding John W. Cobb pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ 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

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
04/2004 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
03/1999 to 09/2009 * Registered Representative and Branch Manager

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.

Frank Congemi, RFG

159-17 85th Street * Howard Beach, NY 11414
625 South East 10th Street * Suite #1
Deerfield Beach, FL 33441
(954) 428-4995

This Brochure Supplement provides information about Frank Congemi born 1952 that supplements the FIMA Brochure. You should have received a copy of that Brochure. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's Brochure or if you have any questions about the contents of this supplement.

Additional information regarding Frank Congemi pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Bernard Baruch College
The City University of New York
- ♦ The American Institute of Financial Gerontology, Greensboro, NC
Registered Financial Gerontologist (RFG) conferred April 2004
- ♦ State of New York, Florida and California Insurance Department:
Life, Health and Variable Products
- ♦ FINRA exams:
Series 63 Uniform State Securities 04.17.86
Series 6 Investment Company Products/Variable Contracts 05.21.86
Series 26 Investment Company Principal 11.05.08

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
01/2011 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
06/1995 to 09/2009 * Registered Representative and Branch Manager

The above business associations do not provide any additional compensation other than as described in the main firm "FIMA" disclosures. All RIA activities are reviewed and supervised on an ongoing basis.