

Part 2A and 2B of Form ADV: Firm Brochure and Supplement

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This brochure provides information about the qualifications and business practices of Finley Financial. If you have any questions about the contents of this brochure, please contact us at: 503.474.3535, or by email at: jfinley@finleyfinancial.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Finley Financial is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The firm's CRD number is 131442.

March 31, 2012

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure. This brochure is an update to one for the firm dated March 31, 2011.

Material Changes since the Last Update

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

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 503.474.3535 or by email at: jfinley@finleyfinancial.com.

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Advisory Business

Firm Description

Finley Financial is a SEC-registered investment adviser with its principal place of business located in Oregon. Finley Financial was founded in 2004. Jay Finley (Adviser) entered the financial planning/investment business in 1996.

Finley Financial provides personalized confidential financial planning and investment management to individuals, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial goals, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Finley Financial is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, loaded mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is an integral part of financial planning. In addition, Finley Financial advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on portfolio allocation. Finley Financial does not act as a custodian of client assets. The client always maintains asset control.

A written evaluation of each client's initial situation is provided to the client, often in the form of a financial plan, Investment Policy Statement and asset allocation. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis, with the pre-approval of the client. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, typically done face to face, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Finley Financial is a Limited Liability Corporation. Jay Finley is 100% stockholder of the firm.

Types of Advisory Services

Finley Financial provides investment supervisory services, also known as asset management services; furnishes investment advice through consultations; issues special reports about securities; and issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

On more than an occasional basis, Finley Financial furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of March 31, 2011, Finley Financial manages approximately \$53,500,000 in assets for 115 clients. All assets are managed on a discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in the firm's financial planning and retirement income system. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

Finley Financial provides financial planning services for its clients. Fees for planning services are based on an hourly rate of \$250 per hour, and are negotiable. An estimate for the total hours is determined at the start of the advisory relationship. The firm will also perform certain financial planning projects on a fixed fee basis. All invoices are due within 30 days of invoice. Special arrangement may be made with clients wishing to retain financial planning services on an ongoing basis. Jay Finley is a CFP® licensee and practices financial planning with the majority of clients. Financial Planning fees are negotiable and based on an estimate of the amount of work involved to establish a working relationship with the client. These fees are generally non-refundable, although the option to do so is retained by Finley Financial.

Client services include:

- Investment Planning/Investment Policy Statements
- Financial Independence/Retirement Planning
- Capital Needs Analysis (Goal Funding)
- Income Tax Planning
- Estate Planning
- Education Planning

- Risk Management (Life and Disability Insurance)
- Employee Stock Option Planning

FINANCIAL PLANS:

Finley Financial will prepare a written financial plan for all financial planning clients. The plan includes gathering all information necessary to provide client with appropriate and agreed upon services, which may include one or more of the following: budgeting and cash flow planning, disability planning and income protection, debt management, estate planning, business succession planning, retirement planning and investment planning. The plan considers all client assets, liabilities, goals and objectives.

The fee also includes the time and activities necessary to work with client's attorney and/or accountant in reaching agreement on solutions, as well as assisting those advisors in implementation of all appropriate documents. The firm is not responsible for attorney or account fees charged to client as a result of the above activities.

Clients are encouraged to review their plans on a regular basis, based on individual circumstances.

Advisory Service Agreement

Finley Financial offers a wide range of investment advisory services to its clients. Advice and services are tailored to the stated objectives of the client. Except as otherwise instructed, clients grant the firm ongoing and continuous discretionary authority to execute its investment recommendations in accordance with the Investment Policy Statement (or similar document used to establish client's objectives and suitability), without the client's prior approval of each specific transaction. Under this authority, client shall allow Finley Financial to purchase and sell securities and instruments in the account, arrange for delivery and payment in connection with the foregoing, select and retain sub-advisors, and act on behalf of the client in most matters necessary or incidental to the handling of the account, including monitoring certain assets. Finley Financial is not authorized to receive and vote proxies on issues held in the account or receive annual reports. Client will execute instructions regarding the firm's trading authority as required by each custodian.

Compensation to Finley Financial for its services will be calculated in accordance with "Schedule A" of the Investment Advisory Agreement, which may be amended from time to time by Advisor upon 30 days prior written notice to Client. Such fees may be paid directly to Finley Financial from the account by the custodian upon the firm calculating the fee and then entering the dollar amount into the custodian's system. Payment of fees may result in the liquidation of client's securities if there is insufficient cash in the account. Client may be required to pay, in addition to the advisor's fee, a proportionate share of any mutual fund or ETF fees and charges.

The fee will be equal to the agreed upon rate per annum, times the market value of the account, divided by the number of days in the agreed upon year and multiplied by the number of days in the month. The market value will be construed to equal the sum of the values of all assets in the account, not adjusted by any margin debt.

The following are the maximum fees Finley Financial typically charges.

Standard Fee Schedule

1.75% on assets under \$500,000

1.50% on assets between \$500,000 and \$1,000,000

1.25% on assets between \$1,000,000 and \$2,500,000

1.00% on assets between \$2,500,000 and \$5,000,000

Fees on assets in excess of \$5,000,000 are negotiable

Notwithstanding the above, fees are generally negotiable. A client may request termination of the advisory relationship either verbally or in writing. Refunds for partial months will be refunded on a pro-rated basis contingent on the number of days the account was under management during the month. For purposes of determining value, securities and other instruments traded on a market for which actual transaction prices are publicly reported shall be valued at the last reported sale price on the principal market in which they are traded (or, if there shall be no sales on such date, then at the mean between the closing bid and asked prices on such date). Other readily marketable securities shall be priced using a pricing service or through quotations from one or more broker dealers. All other assets shall be valued at fair value by Finley Financial whose determination shall be conclusive. Finley Financial may modify the terms in this section prospectively on at least 30 days prior written notice.

All brokerage commissions, stock transfer fees, and other similar charges incurred in connection with transactions for the account will be paid out of the assets in the account and are in addition to the investment management fees paid to Finley Financial. The client bears responsibility for verifying the accuracy of fee calculations. Finley Financial agrees to provide information regarding how their fees were calculated each month to client upon request from client.

Finley Financial is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and other transactions in the same or similar securities or instruments for other clients of the firm. When transactions are so aggregated, the actual prices applicable to the aggregated transactions will be averaged, and the account will be deemed to have purchased or sold its proportionate share of the securities or instruments involved at the average price so obtained. Stock exchange regulations may in certain instances prevent the executing broker-dealer from delivering to the account a confirmation slip with respect to its participation in the aggregated transaction and, in such event, Finley Financial will advise the client in writing of any purchase or disposition of instruments for the account with respect to any such aggregated transaction. Finley Financial will direct that confirmations of any transactions effected for the account will be sent, in conformity with applicable law, to the client.

Finley Financial will use its best judgment and good faith efforts in rendering services to client. Finley Financial cannot warrant or guarantee any particular level of account performance, or that any account will be profitable over time. Not every investment decision or recommendation made by Advisor will be profitable. Client assumes all market risk involved in the investment of account assets under the Investment Advisory Agreement and understands that investment decisions made for this account are subject to various market, currency, economic, political and business risks. Except as may otherwise be provided by law, Finley Financial will not be liable to client for (a) any loss that client may suffer by reason of any investment decision made or other action taken or omitted in good faith by Finley Financial with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; (b) any loss arising from Finley Financial's adherence to client's instructions; or (c) any act or failure to act by a custodian of client's account. The above language does not relieve Finley Financial from any responsibility or liability the firm may have under state or federal statutes.

Finley Financial does not have custody of the assets in the account and shall have no liability to the client for any loss or other harm to any property in the account, including any harm to any property in the account resulting from the insolvency of the custodian or any acts of the agents or employees of the custodian and whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation ("SIPC") or any other insurance which may be carried by the custodian. The client understands that SIPC provides only limited protection for the loss of property held by a broker-dealer.

Asset Management

Assets are invested primarily in no-load mutual funds and exchange-traded funds, usually through custodial relationships with discount brokers. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds. If applicable, these will be fully disclosed in the client's monthly statements.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. Finley Financial does not receive any compensation, in any form, from fund companies and custodians.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (no load variable annuities, and mutual funds shares), U. S. government securities, and options contracts.

Initial public offerings (IPOs) are not available through Finley Financial.

Termination of Agreement

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

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

Fees and Compensation

Description

Finley Financial bases its fees on a percentage of assets under management, hourly charges, or fixed fees.

Some retainer agreements may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fees are negotiable.

Fee Billing

Investment management fees are typically billed monthly, in advance, meaning that we invoice on the first business day of the month. Payment in full is expected immediately. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed in arrears, with the balance due within 30 days of delivery of the financial plan.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Finley Financial, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New Advisory Service Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations.

Expense Ratios

Exchange traded funds and mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.25 means that the ETF company charges 0.25% for their services. These fees are in addition to the fees paid by you to Finley Financial.

Performance figures quoted by ETF and mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

Finley Financial reserves the right to stop work on any account that is more than 60 days overdue. In addition, Finley Financial reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Finley Financial's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees

Sharing of Capital Gains

Finley Financial does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

Finley Financial generally provides investment advice to individuals, trusts, estates, or charitable organizations, and small businesses.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account size is \$500,000 of assets under management.

Finley Financial has the discretion to waive the account minimum. Accounts of less than \$500,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$500,000 within a reasonable time. Other exceptions will apply to employees of Finley Financial and their relatives, or relatives of existing clients.

Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Finley Financial may use include Morningstar Principia ETF information, and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add sector funds where there are greater opportunities to make a difference. Portfolios are diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, margin transactions, and put option buying.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Affiliations

Finley Financial has no arrangements with any financial services firms, other than with broker/dealers necessary to custody assets and execute trades.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of Finley Financial have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Finley Financial and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Finley Financial Compliance Manual.

Personal Trading

The Chief Compliance Officer of Finley Financial is Jay Finley. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are relatively small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

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

Finley Financial typically recommends Fidelity to clients as it has demonstrated to be a leader in the industry. We see no benefit to clients in recommending more than one custodian to clients as this could lead to two or more platforms and would thus increase complexity and required time to service clients. Finley Financial re-evaluates the firm's relationship with Fidelity every year to determine if continuing to use Fidelity as a sole provider makes sense for clients.

Finley Financial has an arrangement with National Financial Services LLC and Fidelity Brokerage Services LLC (collectively, and together with all affiliates, "Fidelity") through which Fidelity provides Finley Financial with "institutional platform services." The institutional platform services include, among others, brokerage, custody, and other related services. Fidelity's institutional platform services that assist Finley Financial 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 Finley Financial 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 Finley Financial may contract directly.

Finley Financial 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.

Best Execution

Finley Financial reviews the execution of trades at each custodian each quarter. The review is documented in the Finley Financial Compliance Manual. Trading fees charged by the custodians is also reviewed every time trades are placed. Finley Financial does not receive any portion of the trading fees.

Soft Dollars

Finley Financial receives no soft dollar or under the table rebate or compensation from any firm.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Account reviews are performed monthly by Jay Finley. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Clients receive periodic communications on at least an annual basis. Advisory Service Agreement clients typically receive monthly statements from the custodians. Investment Management clients, and Retainer Agreement clients receive written annual updates. The written updates may include a net worth statement, portfolio statement, and a summary of objectives and progress towards meeting those objectives.

Client Referrals and Other Compensation

Incoming Referrals

Finley Financial has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

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

Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record or email address (if client requests) at least monthly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Finley Financial.

Net Worth Statements

Clients are frequently provided net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Investment Discretion

Discretionary Authority for Trading

Finley Financial has the authority to determine, without obtaining specific client consent, the securities bought or sold and the amount of securities bought or sold and commission rates paid. The only restrictions on the above discretionary authority are those set by the client on a case by case basis. Finley Financial makes it a practice to question clients to determine if there are any limitations to the firm's discretionary authority on the above matters.

Except to the extent that the client directs otherwise, Finley Financial may use its discretion in selecting or recommending the broker-dealer. The client is not obligated to effect transactions through any broker-dealer recommended by Finley Financial. In recommending broker-dealers, the firm will generally seek "best execution." In recommending a broker-dealer Finley Financial will comply with its fiduciary duty to obtain best execution and with the Securities Exchange Act of 1934 and will take into account such relevant factors as (a) price, (b) the broker-dealer's facilities, reliability and financial responsibility, (c) the ability of the broker-dealer to effect transactions, particularly with regard to such aspects as timing, order size and execution of order, (d) the research and related brokerage services provided by such broker or dealer to Finley Financial, notwithstanding that the account may not be the direct or exclusive beneficiary of such services and (e) any other factors Finley Financial considers to be relevant.

Voting Client Securities

Proxy Votes

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

Financial Information

Financial Condition

Finley Financial does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

Finley Financial does not require prepayment of fees six months or more in advance.

Business Continuity Plan

General

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

Disasters

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

Alternate Offices

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

Loss of Key Personnel

Finley Financial has a Business Continuation Agreement with another financial advisory firm to support Finley Financial in the event of Jay Finley's serious disability or death.

Information Security Program

Information Security

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

Privacy Notice

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

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

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone 503.474.3535, mail, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

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

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

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

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

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

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

Professional Certifications

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

Certified Financial Planner (CFP®): Certified Financial Planners® are licensed by the CFP Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Educational Background of Jay Finley

- Date of birth: Born 1967
- 1987-1992: University of Texas at Austin, B.A.
- Professional Designation: 1999 CFP®

Business Experience:

2004 –Present: Finley Financial, Member Owner, investment advisory representative.

2002-2004: Securities America Advisors, Inc., investment advisory representative.

2001-2004: Securities America, Inc., registered representative.

2000-2001: Commonwealth Financial Network, registered representative.

1996-2000: American Express Financial Advisors, Inc., District Manager, Principal, registered representative, investment advisory representative and financial planner.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None