

This brochure supplement provides information about Jay L. Marmer that supplements the Financial Security Services LLC brochure. You should have received a copy of that brochure. Please contact Jay L. Marmer, Managing Partner if you did not receive Financial Security Services LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jay L. Marmer is also available on the SEC's website at www.adviserinfo.sec.gov.

Financial Security Services LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Jay L. Marmer

Personal CRD Number: 1154531

Investment Adviser Representative

Financial Security Services LLC
10256 Allamanda Circle
Palm Beach Gardens, Florida, 33410-5222
(561) 630-8422
www.wealthmanagers.net
jay@wealthmanagers.net

UPDATED: 3/6/2012

Item 2: Educational Background and Business Experience

Name: Jay L. Marmer **Born:** 1943

Education Background and Professional Designations:

Education:

BA Mathematics, Queens College of the City University of NY - 1965

MS Financial Services, American College Graduate School of Financial Sciences - 1983

Designations:

ChFC®- Chartered Financial Consultant®

MINIMUM QUALIFICATIONS:

- o Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- o Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- o Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- o Pass the exams for all required and elective courses
- o Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

CLU®- Chartered Life Underwriter®

MINIMUM QUALIFICATIONS:

- o Once fulfilling the ChFC® designation, one may also earn the CLU® designation by completing a minimum of three additional courses.
- o For the CLU®, one must complete the remaining core courses and select from the electives list for that program if additional courses are still needed; electives in the ChFC® program may not be used as electives in the CLU® program.

Business Background:

09/2000 – Present

Managing Partner
Financial Security Services LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Jay L. Marmer is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Financial Security Services LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Financial Security Services LLC in their capacity as an insurance agent.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Jay L. Marmer does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Financial Security Services LLC.

Item 6: Supervision

As a co-owner and representative of Financial Security Services LLC, Jay L. Marmer works closely with the President, Steven E. Marcus, and all advice provided to clients is reviewed by either owner prior to implementation. Jay L. Marmer's contact information is on the cover page of this disclosure document.

Item 7: Requirements For State Registered Advisers

This disclosure is required by Florida securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Jay L. Marmer has **NOT** been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Jay L. Marmer has **NOT** been the subject of a bankruptcy petition at any time.