

ITEM 1: COVER PAGE

FutureAdvisor

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**FORM ADV PART 2A
FIRM BROCHURE
April 2012**

This brochure provides information about the qualifications and business practices of FutureAdvisor. If you have any questions about the contents of this brochure, please contact us at 206-973-7407 or by email at advisors@futureadvisor.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.

ITEM 2: INITIAL FIRM BROCHURE

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ITEM 4: ADVISORY BUSINESS

Xulu Inc. is an investment advisor registered with U.S. Securities and Exchange Commission, which operates an Internet-based investment advisory business under the name FutureAdvisor. Xulu Inc. has been in business since 2010. Its principal owners are Jon Chang Zheng Xu and Bo Lu.

FutureAdvisor (“Advisor”) offers investment advice and portfolio optimization services to individuals through a secured Web site: <https://www.futureadvisor.com>. FutureAdvisor’s goal is to provide you an Internet-based investment management service through which where you can receive investment advice for all of your portfolio holdings in one user-friendly Web site.

FutureAdvisor offers you an opportunity to consider ways to optimize your holdings to help you meet your overall investment goals. FutureAdvisor nor anyone else can guarantee a specific level of return on your investments, since investing in the markets always involves a risk of loss particularly in volatile market conditions.

FutureAdvisor offers investment advisory service that we believe will give you an excellent opportunity to assess where you with your investments and to receive ongoing investment advice to manage those assets.

FutureAdvisor offers two levels of service: investment advice furnished to the client so that the client can take appropriate action (our Analysis Service), or ongoing investment advice and account management services (our Wealth Management Service).

Analysis Service

For clients using the Analysis Service, FutureAdvisor provides all Analysis services through proprietary, automated computer algorithms on its Web site. This automated service will provide analyses and recommendations based on the financial and other information provided by the client. Analysis clients do not receive ongoing supervisory services for their accounts.

Analysis investment advice may include recommendations to buy, sell, or exchange specific securities, to consider a different broker, to move assets from one account to another, and related information.

Wealth Management Service

Clients may also choose to use FutureAdvisor’s Wealth Management Service. This service provides the same type of services provided to FutureAdvisor Analysis Service clients; however, there are other significant advisory services. The Wealth Management Service provides investment supervisory services over accounts clients place under management with FutureAdvisor. FutureAdvisor offers Wealth Management Services on a discretionary basis only. Through its Analysis and Wealth Management Services, FutureAdvisor offers components such as monitoring accounts, executing trades of securities on the client’s behalf, and suggesting new brokerage firms to clients.

If requested and authorized by a client to do so, FutureAdvisor may manage client assets on a discretionary basis. When FutureAdvisor manages clients' accounts on a discretionary basis, clients will have authorized FutureAdvisor to place trades in the account using the advice generated through FutureAdvisor's proprietary algorithms, based on the financial and other information provided the its clients.

Client transactions will be generated from <https://www.futureadvisor.com> and placed through a trading platform operated by a full-service broker-dealer. FutureAdvisor will execute all transactions through its Web site when purchases, exchanges, and sales of actively traded securities (stocks, mutual funds, and ETFs) within authorized accounts on the client's behalf.

FutureAdvisor will generally not be able to, nor desire to, open new accounts on the client's behalf, except in specific cases when requested by the client.

Other Services

Infrequently, FutureAdvisor may furnish advice to clients on matters not involving securities. This is usually advice about current assets with respect to the client's long-term goals and saving rate with respect to these goals. There is no separate fee for these services; they are provided as part of either or both of the services described above.

PLEASE NOTE: Both types of services require clients to provide accurate and complete information in order to generate recommendations based on their personal circumstances. The advice is useful only to the extent that clients provide adequate information.

ITEM 5: FEES AND COMPENSATION

Analysis Service

FutureAdvisor's paid Subscription Analysis Services are available through a quarterly fee of \$12.25 for the Gold Plan or \$48.75 for the Platinum Plan. A Basic Plan is also available at no charge. Details about the features of these plans can be found at <https://www.futureadvisor.com/pricing>.

Individuals who subscribe to FutureAdvisor.com during its early period may pay a lower fee or receive other discounts compared to later subscribers, since fees are subject to change. FutureAdvisor.com will notify prospective subscribers of current subscription rate via its website.

Wealth Management Service

For this service clients are charged two-tenths of one percent (0.2%) of total assets under management.

Clients may choose to pay these fees directly, or, you may authorize the custodian for your accounts to deduct the advisory fees and remit them directly to FutureAdvisor. Generally fees are payable monthly, in advance, based upon the market value of a client's assets under management by FutureAdvisor at the end of the preceding month.

Negotiable Fees

Fees may be negotiable in some instances, for example, for companies who offer their employees access to FutureAdvisor's services.

Account Termination

If a client wishes to terminate an existing Analysis or Wealth Management relationship with FutureAdvisor, he or she can do so at any time by calling 206-973-7407 or emailing advisors@futureadvisor.com.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

FutureAdvisor does not charge performance-based advisory fees. In addition, FutureAdvisor has no arrangements in which separate types of accounts are management separately on a side-by-side management basis.

ITEM 7: TYPES OF CLIENTS

FutureAdvisor offers its advisory services to individuals.

ITEM 8: METHOD OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Types of Investments: FutureAdvisor offers investment advice on the following types of investments: equity securities that are exchanged traded or that are offered by foreign issuers; commercial paper; mutual fund shares; ETFs; and U.S. government securities.

Strategy: FutureAdvisor's primary investment strategy involves using long-term purchases (that is securities held for at least one year).

Method of Analysis: When analyzing investments for client accounts, FutureAdvisor uses a number of sources of information including charting, fundamental analysis, and technical data.

Sources of Information: FutureAdvisor's main sources of information for client account recommendations and transactions include financial newspapers and magazines; inspections of corporate activities; search materials prepared by independent third parties; corporate rating services; SEC filings (including annual reports and prospectuses); company press releases; and other sources of information.

These other sources of information include fundamental data about mutual funds and ETFs provided by Lipper Inc, a subsidiary of Thomson Reuters. FutureAdvisor pays a monthly subscription cost for this data from Lipper Inc.

Risks Disclosures:

Investing in any type of securities involves a risk of loss especially during volatile markets. FutureAdvisor cannot predict how markets will move, and how the securities recommended by FutureAdvisor will respond.

ITEM 9: DISCIPLINARY INFORMATION

There are no adverse events affecting FutureAdvisor that would be material to a client's decision to use FutureAdvisor's investment advisory services.

- A. There have been no criminal or civil actions in a domestic, foreign or military court of competent jurisdiction involving either FutureAdvisor or a management person.
- B. There have been no administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority involving either FutureAdvisor or a management person.
- C. There have been no self-regulatory organization (SRO) proceedings involving either FutureAdvisor or a management person.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

- A. Neither FutureAdvisor nor its management persons are registered or have pending registrations as a broker-dealer or a registered representative of a broker-dealer.
- B. Neither FutureAdvisor nor its management persons are registered or have pending registrations as a futures commission merchant, commodity pool operator, a commodity-trading adviser, or as an associated person of the foregoing list.
- C. Neither FutureAdvisor nor its management persons have relationships with other entities in the financial services industry that materially affect FutureAdvisor's advisory business or its clients.
- D. FutureAdvisor does not recommend or select other investment advisers.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Neither FutureAdvisor nor any person related to FutureAdvisor recommends securities in which FutureAdvisor or its employees have material financial interests.

FutureAdvisor's employees may invest in the same mutual funds, ETFs, or other securities that FutureAdvisor recommends to the firm's clients. Employees of FutureAdvisor and the firm will comply with the FutureAdvisor's Code of Ethics to avoid or minimize conflicts of interest pertaining to its securities recommendations.

ITEM 12: BROKERAGE PRACTICES

Analysis Service

FutureAdvisor does not select broker-dealers for its Analysis client accounts. FutureAdvisor may suggest broker-dealers to clients in situations when FutureAdvisor's automated computer algorithms find that another broker may be able to provide services better suited to a particular client.

Wealth Management Service

FutureAdvisor will only manage Wealth Management client accounts on a discretionary basis, for both advisory and brokerage services. FutureAdvisor will establish a custodial and brokerage arrangement with a full service broker-dealer with the capacity to meet the custodial and brokerage needs of FutureAdvisor's clients. Because FutureAdvisor offers its advisory services through an internet-based platform, it is not practical for FutureAdvisor to offer its services on a nondiscretionary brokerage basis. Clients would authorize FutureAdvisor to select broker-dealers for custodial and account transactions.

In selecting the full service broker-dealer for its client accounts, FutureAdvisor will select the broker-dealer that offers the most favorable execution taking into a number of factors such as:

- The broker-dealer's financial strength and reputation;
- A trading platform that supports the administrative requirements for trading and record keeping;
- Experience in handling the transaction, brokerage, custodial and record-keeping needs of an internet based investment adviser;
- Reasonable securities pricing and transaction and custodial costs;
- Responsiveness to FutureAdvisor's execution needs for its client accounts;
- Access to securities that FutureAdvisor selects for client account transactions;
- Block trading capabilities; and

- Accuracy of trades and trade confirmations and, in the event that errors occur, a rapid and fair error correction process.

Soft Dollars

FutureAdvisor does not intend to generate “soft dollar” credits through commissions on client accounts.

Brokerage for Client Referrals

FutureAdvisor does not consider the possibility of receiving client referrals from a particular broker-dealer when selecting or recommending that clients use the broker-dealer.

Directed Brokerage

Initially, FutureAdvisor will only offer its wealth management services to clients who use the custodial and brokerage arrangements established by FutureAdvisor for its client accounts.

ITEM 13: REVIEW OF ACCOUNTS

Analysis Service

Accounts of clients using FutureAdvisor’s Analysis Service are reviewed through automated computer algorithms when clients choose to have a review conducted. The review is self-service. FutureAdvisor does not otherwise conduct reviews of these accounts.

Wealth Management Service

FutureAdvisor continually reviews the accounts of its Wealth Management Service clients. Triggering factors may include overall market movement, a significant change to one or more of the securities owned by a particular client, or changes in clients’ life circumstance if clients report them to FutureAdvisor via the website.

FutureAdvisor conducts the reviews through its automated computer algorithms and by investment advisor professionals monitoring the accounts. Since FutureAdvisor is based upon the principles of algorithmic asset management, it is the primary continuous review process. During these reviews, FutureAdvisor considers each client’s individual goals (as clients report them via the FutureAdvisor website) and their portfolio composition (for portfolios clients give FutureAdvisor access to review).

The investment professional who conducts client reviews in Bo Lu, a co-founder of FutureAdvisor. Generally, these reviews do not produce regular reports for the client, unless the client specifically requests and FutureAdvisor agrees to provide these reports.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

FutureAdvisor may conduct campaigns through advertising networks (such as Google AdWords/AdSense, Microsoft AdCenter). When visitors to FutureAdvisor.com or potential clients are “referred” through the advertising networks, FutureAdvisor may compensate the referring network.

In addition, at certain times FutureAdvisor may offer a refer-a-friend bonus that compensates existing clients for referring new clients to the service. This compensation may take the form of discounted or free membership to the FutureAdvisor Analysis Service.

FutureAdvisor may enter agreements with companies who offer their employees access to the advisory services offered by FutureAdvisor. In these cases, the employers would pay the fees charged by FutureAdvisor on behalf of their employees.

ITEM 15: CUSTODY

FutureAdvisor does not have custody of client assets. Clients’ assets are held in the custody of only qualified custodians, as defined by the SEC. When clients authorize FutureAdvisor and the clients’ custodians to deduct FutureAdvisor’s advisory fees directly from their accounts, FutureAdvisor will remind clients through account materials that clients should review the custodians’ statements to make sure that amount of fees deducted are correct based on the advisory agreement between clients and FutureAdvisor.

ITEM 16: INVESTMENT DISCRETION

FutureAdvisor may accept limited power of attorney to act on a discretionary basis for its Wealth Management Service clients, which allows FutureAdvisor to execute trades on behalf of clients.

ITEM 17: VOTING CLIENT SECURITIES

FutureAdvisor does not vote proxies on securities held in client accounts. Clients will receive proxy information from the custodians for their accounts.

ITEM 18: FINANCIAL INFORMATION

- A. FutureAdvisor does not require or solicit payment of more than \$1200 in fees per client, six months or more in advance.
- B. FutureAdvisor has no financial condition that is reasonably likely to impair FutureAdvisor’s ability to meet contractual commitments to its clients.
- C. FutureAdvisor has not been subject to a bankruptcy petition.

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FORM ADV PART 2B
INVESTMENT ADVISOR BROCHURE SUPPLEMENT
April 2012

This brochure supplement provides information about Bo Lu that supplements the FutureAdvisor brochure. You should have received a copy of that brochure. Please contact Bo Lu, Co-Founder and Chief Compliance Officer if you did not receive FutureAdvisor's brochure or if you have any questions about the contents of this supplement.

Additional information about Bo Lu is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Bo Lu

Year Born: 1983

Formal education after high school:

University of Illinois at Urbana-Champaign, BS, Computer Science - 2004

Business background for the past five years:

XULU, Inc. d/b/a FutureAdvisor, Co-Founder and Chief Compliance Officer – 5/2010 to present
Microsoft Corporation, Program Manager – 10/2004 to 4/2010

ITEM 3: DISCIPLINARY INFORMATION

Bo Lu has not been involved in any activities requiring disciplinary disclosure.

ITEM 4: OTHER BUSINESS ACTIVITIES

Bo Lu is not involved in other business activities requiring disclosure.

ITEM 5: ADDITIONAL COMPENSATION

Bo Lu does not receive additional compensation other than a regular salary from FutureAdvisor.

ITEM 6: SUPERVISION

Bo Lu, Co-Founder and Chief Compliance Officer, is the lead investment professional at FutureAdvisor and is responsible for all advice given to clients. Bo may be reached by telephone at 206-973-7407 or by email via bo@futureadvisor.com.