

ITEM 1: COVER PAGE

FutureAdvisor

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FORM ADV PART 2A
FIRM BROCHURE
September 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 by email at help@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.

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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 Bo Lu, Jon Xu, and Sequoia Capital U.S. Venture 2010 Fund, LP.

FutureAdvisor 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 with an Internet-based investment management service 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. Neither FutureAdvisor nor anyone else can predict or assure a specific level of return on your investments, as 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 are with your investments and to receive ongoing investment recommendations to manage those assets.

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

Basic Service

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

Basic Service investment recommendations 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.

Premium Service

Clients may also choose to use FutureAdvisor's Premium Service. This service provides the same type of services provided to FutureAdvisor Basic Service clients; however, there are other significant advisory services. The Premium Service provides investment supervisory services over accounts that clients place under management with FutureAdvisor. In addition, FutureAdvisor offers its Premium Service on both a discretionary and non-discretionary basis.

When FutureAdvisor manages a client's account on a discretionary basis, the client will have authorized FutureAdvisor to place trades in the client's account using the recommendations generated through FutureAdvisor's proprietary algorithms, based on the financial and other

information provided by the client. FutureAdvisor may also open new accounts on the client's behalf.

Client transactions will be placed through a trading platform operated by a full-service broker-dealer. FutureAdvisor will execute all transactions through the full-service broker-dealer when purchases, exchanges, and sales of actively traded securities (stocks, mutual funds, and ETFs) within authorized accounts are made on the client's behalf.

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: Each of the services provided by FutureAdvisor requires clients to provide accurate and complete information in order for us to generate recommendations geared toward our clients' personal circumstances. The recommendations are useful only to the extent that clients provide adequate and accurate information.

ITEM 5: FEES AND COMPENSATION

Basic Service

FutureAdvisor's Basic Plan is available at no charge. Details about the features of this plan can be found at <https://www.futureadvisor.com/pricing>.

Premium Service

Currently, fees for our Premium Service are negotiable while the Premium Service is in its private beta phase. Premium Service fees are paid quarterly in arrears.

Account Termination

If a client wishes to terminate an existing relationship with FutureAdvisor, he or she can do so at any time by emailing help@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 by which separate types of accounts are managed 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 fundamental data about mutual funds and ETFs provided by Lipper Inc, a subsidiary of Thomson Reuters, and from Xignite Inc. FutureAdvisor pays a subscription cost for these data services from Lipper Inc. and Xignite Inc.

Risks Disclosures: Investing in any type of securities involves a risk of loss and is appropriate for those who are able to bear the economic risk of loss. Prices of securities can be volatile and a variety of factors can adversely affect the value of and return on any investments. The recommendations provided by FutureAdvisor are not intended to comprise your complete investment program. FutureAdvisor does not make any assurance that our recommendations can result in profitable investing or avoidance of loss.

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

FutureAdvisor's employees may invest in the same mutual funds, ETFs, or other securities that FutureAdvisor recommends to our clients. Employees of FutureAdvisor/Xulu, Inc. will comply with the FutureAdvisor's Code of Ethics to avoid or minimize conflicts of interest pertaining to its securities recommendations. A copy of FutureAdvisor's Code of Ethics is available to clients upon request.

ITEM 12: BROKERAGE PRACTICES

Basic Service

FutureAdvisor does not select broker-dealers for its Basic Service clients. 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.

Premium Service

For clients whose assets we manage on a discretionary basis, FutureAdvisor may, on behalf of such clients, establish custodial and brokerage arrangements with a full service broker-dealer with the capacity to meet the custodial and brokerage needs of such clients.

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 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.

ITEM 13: REVIEW OF ACCOUNTS

Basic Service

Accounts of clients using FutureAdvisor's Basic 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.

Premium Service

FutureAdvisor continually reviews the accounts of its Premium Service clients. Triggering factors may include but are not limited to 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 our investment advisor professional monitoring the accounts. Since FutureAdvisor is based upon the principles of algorithmic asset management, the algorithm is the primary continual 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 who give FutureAdvisor access to review).

The investment professional who conducts client reviews is 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.

FutureAdvisor may enter agreements with companies who offer their employees access to the Premium Service 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. Premium Service clients will authorize the custodian to deduct fees that will be redirected to FutureAdvisor. Clients will be reminded through account materials that they 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 a limited power of attorney to act on a discretionary basis for its Premium Service clients, which allows FutureAdvisor to execute trades on behalf of these 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 \$1,200 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.

ITEM 1: COVER PAGE

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FORM ADV PART 2B
INVESTMENT ADVISOR BROCHURE SUPPLEMENT
September 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 at help@futureadvisor.com 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 <http://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 the recommendations given to clients. Bo may be reached by telephone at 206-973-7407 or by email via bo@futureadvisor.com. Jon Xu, Co-Founder and President, assumes supervisory responsibility, as required by the Investment Advisers Act of 1940 and the rules promulgated thereunder. Jon may be reached by telephone at 206-973-7407 or by email via jon@futureadvisor.com.