

FUTURE BENEFITS, INC.

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FORM ADV PART 2A/2B BROCHURE

December 31, 2013

This brochure provides information about the qualifications and business practices of Future Benefits, Inc. If you have any questions about the contents of this brochure, please contact us at 800-272-4745 or e-mail to: hiten@futurebenefits.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or any state securities authority.

Additional information about Future Benefits, Inc. is also available on the SEC's website at www.advisorinfo.sec.gov.

Material Changes

- Not Applicable

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ADVISORY BUSINESS

Founded in 1987, Future Benefits, Inc. (“Future Benefits”) is a fee-based SEC-registered investment advisory firm specializing in asset management.

In managing client assets, Future Benefits specializes in analyzing outside money managers and no-load mutual funds – with a focus on independence, transparency and minimizing transaction costs. We manage investment managers on behalf of our clients, structuring entire portfolios to meet specific income and growth objectives.

Since its establishment, Future Benefits has steadily increased assets under management. Today, we manage more than \$500 million in assets (as of the date on the cover of this Brochure), ranging from corporate retirement plans to individual investment plans and church/nonprofit endowments. All of these assets are managed on a non-discretionary basis.

Meeting client objectives is always our primary goal. The managing principals at Future Benefits are active managers, analysts and advisors – not active traders – we do not incur significant trading costs. As a result, once initial positions are established, our transaction costs are minimal. We are independent investment advisors without special interests in particular investment products. We find the right managers and/or funds for individual clients based on proven criteria and a detailed screening process.

When constructing a portfolio, we back-test all chosen funds to see how they react as a group in different market cycles. A particular manager and fund may be top performers – but how do they complement your portfolio?

Future Benefits provides investment advisory and management services. Our expertise, experience and dedication to personal service are our only products.

FEES AND COMPENSATION

When acting as a registered investment advisor, Future Benefits' sole source of compensation is through an annual asset management fee payable by the client through the investment account or by a direct bill. Fees are charged as a percentage of assets. The fee is negotiable. For example, the fee may be lower for fixed income portfolios or due to the size of the account. We earn no commission on trades of any kind, nor do we have any soft dollar arrangements with any party or receive any additional compensation from any mutual fund companies. In addition to Future Benefits' advisory fee, each investment company (Mutual Fund) in which client's funds are invested, charges its own asset management fee. For individual clients, there are no custodian or third party fees other than the Future Benefits fee and the Mutual Fund asset management fee.

With regard to Retirement plans, we seek to maximize platform revenue sharing to reduce hard dollar costs and control fees. In this capacity, we work as co-fiduciaries. For Retirement Plans, the trustees and the participants are provided with a fee disclosure under the rules of the Department of Labor. This fee disclosure encompasses all the charges to the Plan, including our fee, mutual fund charges, custodial fees and third party administrator fees.

In some instances, the principals of the firm may act as registered representatives in 403(b), 401(k) and individual plans. This occurs when "fee-based asset management" is not appropriate or possible. In these cases, Future Benefits receives compensation through its broker-dealer, Triad Advisors, Inc. ("Triad Advisors").

Additional information on fees is provided when the firm prepares a preliminary proposal for a prospective client or when an active client renews an agreement. Of course, Future Benefits principals are available to review fees at any other time. Agreements may be terminated at any time by either Future Benefits or the client, with a minimum of 30 days notice.

Future Benefits provides reviews and recommendations in the following related areas: pension design and administration, taxation issues, benefits planning, financial consulting and retirement planning. The fee charged is based on an hourly rate or a flat fee.

Future Benefits sells securities and insurance-related products when a client desires assistance in these areas. Less than 2% of the firm's investment advisory business involves product sales and is considered to be incidental.

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Future Benefits does not accept performance-based fees.

TYPES OF CLIENTS

Future Benefits manages and provides investment advisory services for:

- Corporate retirement plans: pensions and profit-sharing
- 401(k) plans
- Trust accounts
- IRAs
- Individual and family investment plans
- Endowments
- Nonprofit organizations: 403(b) plans

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

The cornerstone to our approach is our commitment to mutual fund research, which we undertake using state-of-the-art software, old-fashioned printed reports, and decades of personal, hands-on experience and expertise in asset management. We take great pride in getting behind the scenes and past the marketing claims to identify long-term, consistent, predictable performance from our fund managers. We do not pick what's hot at the moment. We only select no-load mutual funds. To help manage risk, we allocate equity to both growth and

value disciplines, in large, medium and small capitalization stocks, and in domestic and international funds. What don't we do? We don't buy speculative or illiquid investments.

Future Benefits looks to position accounts with the best fund managers at the most reasonable cost to our clients – with a premium placed on transparency. We recognize that investment expenses have a direct impact on your rate of return, and we work diligently to control those expenses. Furthermore, we aren't obligated to do business with any fund or fund managers.

Risk of Loss: There is risk of loss in our long-term approach to investing in no-load mutual funds. The mutual fund companies invest in stock and/or bonds which involve the risk of loss that clients should be prepared to bear. All of our investments can lose value and certain asset class mutual funds that we select may have poor returns for an extended period. A focus on long-term returns could cause us to ignore or be less concerned with near-term economic or market events. Also, the mutual fund managers that we chose may underperform their benchmarks, resulting in a worse return than investing in a single index fund.

DISCIPLINARY INFORMATION

Neither Future Benefits nor any of its employees has had any civil or criminal actions brought against them.

Neither Future Benefits nor any of its employees has had any administrative proceedings before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.

Neither Future Benefits nor any of its employees has had any proceedings before a self-regulatory organization.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Future Benefits is not involved in financial industry activities or affiliations that are material to its business.

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

Future Benefits has adopted a written Code of Ethics in compliance with SEC rule 204A-1. The code sets forth standards of conduct and requires compliance with federal securities laws. Our code also addresses personal trading and requires our personnel to report their personal securities holdings and transactions to the Chief Compliance Officer of the firm. The Chief Compliance Officer also monitors the personal trading of all employees and all clients daily to ensure there are no conflicts. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Neither Future Benefits nor any of its employees, recommends to clients, or buys or sells for client accounts, securities in which we have a direct or indirect material financial interest.

BROKERAGE PRACTICES

FOR ACCOUNTS AT SCHWAB: All accounts at Charles Schwab and Company, Inc. ("Schwab") receive monthly brokerage statements directly from Schwab. Future Benefits provides clients with periodic account reviews. Client deposits are sent to Schwab directly by the clients, through account transfers from other custodians (new accounts), by sending a check payable to Charles Schwab (check or wire) or indirectly by sending a check payable to Schwab which we overnight to Schwab. Checks received by Future Benefits must be payable to Schwab or they are immediately returned to the client. All clients have access to their Schwab accounts on-line and can enter trades or transfer funds on-line. Most individual clients have Future Benefits trade on their behalf. Retirement Plans send contributions weekly, bi-weekly or monthly. The trades for contributions to Schwab are done through a trade template prepared by Future Benefits which is sent electronically to Schwab. All trades are reconciled daily and any errors are corrected daily.

FOR ACCOUNTS AT NATIONWIDE, GREAT WEST, MASS MUTUAL, PAYCHEX AND ADP:

All accounts at these custodians are retirement accounts (either 401(k) or 403(b) Plans). Participants in these plans receive quarterly statements directly from the custodian. Also, clients deal directly with the custodian for trades or changes to their fund allocations. Occasionally, a participant would rather deal with Future Benefits rather than the custodian directly. In those instances, any direction from the client must be in writing (either by e-mail or fax). For participants without the ability to fax or send an e-mail, a Future Benefits representative may engage in a three-way phone conversation with the participant and the custodian. Funding for the plans is sent directly from the plan sponsor / employer to the custodian (either electronically or by check). Future Benefits acts only as an advisor to the plans and to the participants.

ADDITIONAL BROKERAGE PRACTICES:

- Future Benefits does not accept advisory clients' instructions for directing a client's brokerage transactions to a particular broker-dealer
- Future Benefits currently uses Triad Advisors, Inc. as its broker-dealer. All securities licenses are held through Triad Advisors. Triad Advisors, Inc. is located at 5185 Peachtree Parkway, Suite 280, Norcross, Georgia. Future Benefits is not affiliated with Triad Advisors.
- Future Benefits also maintains an institutional relationship with Schwab. Schwab neither supervises nor takes responsibility for the firm's activities.
- Future Benefits, as a matter of policy and practice, prohibits any agency cross transactions.
- Future Benefits also seeks to obtain the best execution for client transactions.
- Future Benefits does not engage in *any* principal transactions.
- Because of the nature of our business (mostly mutual funds), Future Benefits does not aggregate client trades.

REVIEW OF ACCOUNTS

Future Benefits' principals go to great lengths to ensure that all client accounts are regularly under review. In doing so, we evaluate each client's overall tolerance for risk, monthly income needs (if any), current and future equity needs, asset allocation guidelines, worst-case scenarios, what they need to meet investment goals, and how to get there in the most effective and efficient way possible.

Monthly statements of client accounts are provided by Schwab, the custodian of client assets managed by Future Benefits. In addition, detailed quarterly account reviews are undertaken by one of Future Benefits' managing principals, with written and/or electronic performance reports provided to our clients on a quarterly, semi-annual or annual basis. We also provide reporting support associated with tax preparation and audits.

Retirement accounts (401(k) or 403(b)) at other custodians (Great West, Nationwide, ADP, Paychex or Mass Mutual) receive quarterly reports directly from the custodian. Future Benefits conducts quarterly meetings at all employers with retirement accounts to review the performance, to make changes to funds and to enroll new participants.

CLIENT REFERRALS AND OTHER COMPENSATION

Future Benefits does not pay for referrals received, nor does it receive compensation for any referrals given.

Future Benefits receives no other compensation except the investment advisory fee noted above under "Fees and Compensation".

CUSTODY

Future Benefits does not have physical custody of client assets or provide custodial services. All client assets are in custody of those custodians noted above. Clients receive statements from the applicable custodian at least quarterly.

INVESTMENT DISCRETION

Not applicable as all assets managed on a nondiscretionary basis.

VOTING CLIENT SECURITIES

Future Benefits does not vote proxy statements on behalf of advisory clients. All proxy ballots will be sent directly to clients and not Future Benefits. Clients that wish to speak with us about advice on how to vote may contact us at the number listed on the cover of this brochure.

FINANCIAL INFORMATION

Future Benefits does not have any debt today, or for the past 20 years. We do not plan on borrowing any money in the future. The firm holds excess cash in case of an emergency.

We do not require prepayment of fees. All fees are paid in arrears.

There are no financial conditions that are likely to impair our ability to meet our contractual commitments to clients.

Future Benefits has not been the subject of any bankruptcy petitions.

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FORM ADV, PART 2B

Brochure Supplement: Kevin W. Grenham

This brochure supplement provides information about Future Benefits, Inc. that supplements the Future Benefits, Inc. Brochure. Additional information about Future Benefits, Inc. is available on the SEC's website at www.advisorinfor.sec.gov.

Item 2: Educational Background and Business Experience

Kevin W. Grenham was born in 1960. Mr. Grenham graduated from Bentley College in 1982 with a Bachelor of Science in Economics and Finance. He also earned his MBA in Finance from the University of Hartford in 1986.

He is a Certified Financial Planner (CFP), a FINRA Series 24 Registered Principal and a FINRA Series 7 Registered Representative.

Prior to founding Future Benefits, Inc. in 1987 along with Thomas R. Hiten, Mr. Grenham held positions with Skandia America Reinsurance Group and Grenham Underwriters, Inc.

Certified Financial Planner (CFP) is issued by the Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must have a bachelor's degree (or higher) from an accredited college or university and 3 years of full-time personal financial planning experience.

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following: CPA, Chfc, CLU, CFA, Ph.D in business or economics, Doctor of Business Administration or Attorney's license.

Examination Type: CFP Certification Examination.

Continuing Education/Experience Requirements: 30 hours every 2 years.

Item 3: Disciplinary Information

Kevin W. Grenham has had no legal or disciplinary events material to a client's or prospective client evaluation of him, Future Benefits, Inc. has no material facts to disclose.

Item 4: Other Business Activities

Kevin W. Grenham is not engaged in any investment-related businesses outside of Future Benefits, Inc. Mr. Grenham is a registered representative of Triad Advisors, Inc. in Norcross, GA. His securities licenses are held through Triad Advisors. Future Benefits, Inc. also maintains an institutional relationship with Charles Schwab & Co., Inc. Charles Schwab & Co., Inc. neither supervises nor takes responsibility for the Firm's activities. Mr. Grenham does not have any applications pending to register with any other broker-dealer or other investment firm. Mr. Grenham does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products. Additionally, Mr. Grenham does not engage in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

Item 5: Additional Compensation

Kevin W. Grenham does not receive any additional compensation beyond his through Future Benefits, Inc.

Item 6: Supervision

Kevin W. Grenham is the President of Future Benefits, Inc. His professional activities are monitored and supervised by the Chief Compliance Officer, Thomas R. Hiten. Mr. Hiten can be reached at 800-272-4745. His email address is hiten@futurebenefits.com.

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FORM ADV, PART 2B

Brochure Supplement: Thomas R. Hiten

This brochure supplement provides information about Future Benefits, Inc. that supplements the Future Benefits, Inc. Brochure. Additional information about Future Benefits, Inc. is available on the SEC's website at www.advisorinfor.sec.gov.

Item 2: Educational Background and Business Experience

Thomas R. Hiten was born in 1950. Mr. Hiten graduated from New York University in 1972 with a Bachelor of Science in Accounting. He also earned his MBA in Taxation from the NYU Graduate School of Business in 1974.

He is a licensed CPA in Connecticut and New York, a FINRA Series 24 Registered Principal and a FINRA Series 7 Registered Representative, and an Investment Adviser Certified Compliance Professional (IACCP).

Prior to founding Future Benefits, Inc. in 1987 along with Kevin W. Grenham, Mr. Hiten was a tax manager with Pepsico, Xerox and Deloitte Haskins & Sells.

CPA – Certified Public Accountant is issued by individual states and a national association (AICPA).

Prerequisites/Experience Required: Most states require at least a bachelor's degree. Over 40 states require a 150 hour semester education requirement for aspiring CPA's.

Education Requirements: Most states require a bachelor's degree, 24 semester units in accounting-related subjects, 24 semester units in business-related subjects, 150 semester units of education, passing an ethics course and one year of general accounting experience supervised by a CPA with an active license.

Examination Type: Uniform CPA Exam.

IACCP – Investment Adviser Certified compliance Professional – The Investment Adviser Association (IAA) cosponsors the National Regulatory Services' (NRS) Investment Adviser Compliance Certificate Program. The program leads to a professional designation of Investment Adviser Certified Compliance Professional (IACCP). This Program was established by NRS in 2004 and is designed to advance investment adviser compliance as a profession. The program that leads to the IACCP certification involves education (20 2-hour courses to be completed within 18 months), work experience (2 years), certification examination, ethics requirements, and continuing education to maintain the IACCP designation.

Item 3: Disciplinary Information

Thomas R. Hiten has had no legal or disciplinary events material to a client's or prospective client evaluation of him, Future Benefits, Inc. has no material facts to disclose.

Item 4: Other Business Activities

Thomas R. Hiten is not engaged in any investment-related businesses outside of Future Benefits, Inc. Mr. Hiten is a registered representative of Triad Advisors, Inc. in Norcross, GA. His securities licenses are held through Triad Advisors. Future Benefits, Inc. also maintains an institutional relationship with Charles Schwab & Co., Inc. Charles Schwab & Co., Inc. neither supervises nor takes responsibility for the Firm's activities. Mr. Hiten does not have any applications pending to register with any other broker-dealer or other investment firm. Mr. Hiten does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products. Additionally, Mr. Hiten does not engage in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

Item 5: Additional Compensation

Thomas R. Hiten does not receive any additional compensation beyond his through Future Benefits, Inc.

Item 6: Supervision

Thomas R. Hiten is the Chief Compliance Officer of Future Benefits, Inc. His professional activities are monitored and supervised by the President, Kevin W. Grenham. Mr. Grenham can be reached at 800-272-4745. His email address is grenham@futurebenefits.com.

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FORM ADV, PART 2B

Brochure Supplement: William C. Doran, Jr.

This brochure supplement provides information about Future Benefits, Inc. that supplements the Future Benefits, Inc. Brochure. Additional information about Future Benefits, Inc. is available on the SEC's website at www.advisorinfor.sec.gov.

Item 2: Educational Background and Business Experience

William C. Doran, Jr. was born in 1960. Mr. Doran graduated from Southern Vermont College in 1983 with a Bachelor of Science in Business Management.

He is a FINRA Series 6 Registered Representative.

Prior to joining Future Benefits, Inc. in 1989, Mr. Doran worked as an account executive with ITT/Hartford.

Item 3: Disciplinary Information

William C. Doran, Jr. has had no legal or disciplinary events material to a client's or prospective client evaluation of him, Future Benefits, Inc. has no material facts to disclose.

Item 4: Other Business Activities

William C. Doran, Jr. is not engaged in any investment-related businesses outside of Future Benefits, Inc. Mr. Doran is a registered representative of Triad Advisors, Inc. in Norcross, GA. His securities licenses are held through Triad Advisors. Future Benefits, Inc. also maintains an institutional relationship with Charles Schwab & Co., Inc. Charles Schwab & Co., Inc. neither supervises nor takes responsibility for the Firm's activities. Mr. Doran does not have any applications pending to register with any other broker-dealer or other investment firm. Mr. Doran does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products. Additionally, Mr. Doran does not engage in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

Item 5: Additional Compensation

William C. Doran, Jr. does not receive any additional compensation beyond his through Future Benefits, Inc.

Item 6: Supervision

William C. Doran is the Vice President of Future Benefits, Inc. His professional activities are monitored and supervised by the Chief Compliance Officer, Thomas R. Hiten. Mr. Hiten can be reached at 800-272-4745. His email address is hiten@futurebenefits.com.

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FORM ADV, PART 2B

Brochure Supplement: Brian D. Williams

This brochure supplement provides information about Future Benefits, Inc. that supplements the Future Benefits, Inc. Brochure. Additional information about Future Benefits, Inc. is available on the SEC's website at www.advisorinfor.sec.gov.

Item 2: Educational Background and Business Experience

Brian D. Williams was born in 1978. Mr. Williams graduated from Sacred Heart University in 2000 with a Bachelor of Science in Business Management.

He is a FINRA Series 7 Registered Representative.

Prior to joining Future Benefits, Inc. in 2005, Mr. Williams held positions with Service Source, Inc., Fleet Bank, MetLife Financial Services and American Express Financial Advisors.

Item 3: Disciplinary Information

Brian D. Williams has had no legal or disciplinary events material to a client's or prospective client evaluation of him, Future Benefits, Inc. has no material facts to disclose.

Item 4: Other Business Activities

Brian D. Williams is not engaged in any investment-related businesses outside of Future Benefits, Inc. Mr. Williams is a registered representative of Triad Advisors, Inc. in Norcross, GA. His securities licenses are held through Triad Advisors. Future Benefits, Inc. also maintains an institutional relationship with Charles Schwab & Co., Inc. Charles Schwab & Co., Inc. neither supervises nor takes responsibility for the Firm's activities. Mr. Williams does not have any applications pending to register with any other broker-dealer or other investment firm. Mr. Williams does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products. Additionally, Mr. Williams does not engage in any other business that provides a substantial source of his income or consumes a substantial portion of his time.

Item 5: Additional Compensation

Brian D. Williams does not receive any additional compensation beyond his through Future Benefits, Inc.

Item 6: Supervision

Kevin W. Grenham, President, and Thomas R. Hiten, Chief Compliance Officer and Treasurer, are the people responsible for supervising Mr. Williams. Mr. Grenham and Mr. Hiten can be reached at 800-272-4745. Their respective email addresses are Grenham@futurebenefits.com and hiten@futurebenefits.com.