



INVESTMENT ADVISORY SERVICES AND PERSONAL FINANCIAL PLANNING

Brochure and Privacy Policy

This *Brochure* provides information about the qualifications and business practices of **Financial & Investment Management Advisors, Inc.** (referred to as “**FIMA**” throughout this document.) If you have questions about the contents of this *Brochure* after review, please contact **FIMA** at the main office: (985)-893-1440 or (800)-256-5221. Information is also available on the web site www.fimadvisors.com.

FIMA is a Registered Investment Adviser (“RIA”) with the Securities and Exchange Commission (SEC.) This document and the communications of an RIA, such as **FIMA**, provide information to help prospective and current clients determine whether or not to hire, continue to work with, or retain an RIA.

Registration of an Investment Adviser does not imply a level of skill or training in and of itself. The information in this *Brochure* has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by a state securities authority. However, additional information about **FIMA** is also available on the SEC’s website at www.adviserinfo.sec.gov. This *Brochure* is designed to be read in its entirety and no single section should be taken out of context in relation to the other sections. Any confusion or ambiguity as to a word or section is to be construed by the intentions of the drafters of this brochure.

Rev. 3/25/2014

MATERIAL CHANGES

On July 28, 2010, The SEC amended the rules for disclosure FIMA provides. This *Brochure* dated March 25, 2014 is a new document prepared according to the new requirements and rules.

For example, this area lists specific material changes that were made to the *Brochure* and provide clients with a summary of such changes.

1. FIMA will ensure that clients and prospective clients are sent or are provided access to a summary of any materials changes to this and subsequent Brochures within 90 days of the close of our fiscal year. FIMA may further provide other ongoing disclosure information about material changes, as necessary.
2. “Assets Under Management” and “Number of Clients” information is periodically updated in the *brochure*.
3. Language, style, and message of this brochure have been updated to reflect the evolution of FIMA and the SEC’s policy that this document uses a *narrative format* and *plain English*. As a result, this version of the *brochure* supersedes and replaces any and all prior versions.
4. Additional Investment Advisory Representatives of FIMA (“IAR’s” hereafter) have been added to the *brochure* 1. Eric C. Dubroc 2. Cameron L. Ray 3. Joseph P. Romano 4. William Bailey Cave
5. “Chief Compliance Officer” of FIMA has been added to Mr. Scott E. Bordelon’s IAR page.

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ADVISORY BUSINESS

The *Advisers Act* imposes a fiduciary duty on investment advisers, such as FIMA, and its Investment Advisory Representatives (IARs.) As a fiduciary, FIMA has a duty of utmost good faith to act solely in the best interests of each client. Clients can entrust FIMA with their funds, which in turn, places a high standard on FIMA's conduct and integrity. FIMA's fiduciary duty compels all employees, IARs, and associates, to act with the utmost integrity in all of our dealings. This fiduciary duty is the principle underlying the *Code of Ethics*, and represents the expected basis of FIMAs interaction with their clients. Please see *Code of Ethics* section below.

FIRM HISTORY

In the late 1970's the founder of FIMA Inc., Mr. Scott E. Bordelon, acquired extensive experience in the financial services industry. He practiced in the areas of estate planning, employee benefit, business planning, insurance, and investments. From there, Mr. Bordelon, was a financial planner associated with Hebert-Simon Co., a large financial and estate planning firm in New Orleans. In 1984 Mr. Bordelon received his Certified Financial Planner (CFP®) designation at a time when there were less than 2,000 CFP®'s worldwide.

Subsequently, in the mid 1980's, Mr. Bordelon founded and practiced as Northlake Financial Advisors, a sole proprietorship and precursor to Financial & Investment Management Advisors, Inc. Northlake provided financial planning, asset management, estate planning, and business consulting services to individuals, corporations, and institutions, on a fee basis. Northlake provided these services without the requirement that clients purchase financial products, making Mr. Bordelon an innovator as the financial planning profession was in its infancy. In 1986 the practice moved to Covington, LA, in the New Orleans suburbs.

In 1990, Northlake began asset management on a discretionary basis for client accounts. This was significant and pioneering as institutional asset management was made available to individuals, families, and business owners, long before being offered by many large, well-known firms.

In 1994 Financial & Investment Management Advisors, Inc. (FIMA) and was incorporated under the laws of the State of Louisiana and assumed the business of Northlake.

Since 2000, FIMA has received award winning recognition from Mutual Funds Magazine, Bloomberg Wealth Manager, and Goldline Research, among others. In addition, FIMA broadened its offerings to include asset management services to other financial advisors, for their respective clients.

During this next decade FIMA has grown to manage and supervise an extensive and diverse client base. In addition, FIMA supervises a number of Investment Advisor Associates (IARs) located throughout the country. You can find more information about the current state of FIMA and its IARs within this *Brochure* or by contacting home office personnel.

Financial & Investment Management Advisors, Inc. (FIMA) is a Registered Investment Adviser (RIA) with the Securities and Exchange Commission (SEC), under the Investment Advisors Act of 1940 and the Investment Advisers Supervision Coordination Act. FIMA is a corporation owned by Scott E. Bordelon, CFP®, AAMS® and is not a publicly traded company.

GENERAL DESCRIPTION OF SERVICES

FIMA, through its Investment Advisor Representatives ("IARs" hereafter) provide various levels of comprehensive personal financial planning. FIMA works with clients in a number of arrangements and can be compensated in various ways that are all disclosed to clients and prospective clients. In addition, FIMA provides asset management services. Client investment portfolios within FIMA's scope are made up of financial assets. FIMA can manage and supervise all, or a portion of, a client's investment portfolio for a fee, based on a percentage of the assets under FIMA's management. FIMA manages accounts specific to each client and does not commingle client funds. Accounts are managed on a discretionary basis; however, FIMA does not take custody, or hold personal securities or funds locally for clients, as this is done at 3rd party custodians such as Fidelity Investments, Schwab Advisor Services, TD Ameritrade Institutional, Genworth Financial, and LPL Financial. Please see section on custodians below for further details.

COMPREHENSIVE FINANCIAL PLANNING

Comprehensive personal financial planning is provided to clients pursuant to a written contractual agreement. Generally, clients agree to complete a *Data Gathering Questionnaire* and provide other relevant information and authorizations to gather information needed to complete a planning analysis. Comprehensive personal financial planning is primarily an analytical process designed to help the client articulate and quantify goals, organize financial data, identify needs and opportunities, and evaluate alternative courses of action. This can include an analysis of the clients goals and objectives, assets, liabilities, net-worth, tax implications, cash flow, investments, benefits, estate and gift implications, and risk management. As such, if contracted to do so, FIMA agrees to prepare an analysis which reflects the current situation, identifies needs, opportunities, and makes recommendations designed to help the client work toward reaching their goals. In addition, the effects of recommendations should be illustrated for the client. This includes, among others, the effect certain financial product mixes have, and the effect certain life events may have, along with their timing. FIMA utilizes sophisticated software for financial projections and has licenses with various software providers to assist in this process. Of course, financial planning outcomes rely on assumptions, for example, inflation rates, rates of return for investments, and other assumptions that are subject change and macroeconomic factors. These assumptions and risks should be discussed and/or disclosed to clients as part of a planning process.

As FIMA also manages client assets, special attention is given towards restructuring existing assets to help clients meet their objectives. For example, a plan might

recommend that a security or securities be purchased or sold. In addition, a plan may recommend a heightened level of “diversification” or a change in “asset allocation” depending on the client’s goals and circumstances.

As noted above, financial planning may include an estate planning analysis and development of strategies and techniques with the aim of facilitating an estate transition efficiently. Recommendations can also be made to assist a client so their estate is distributed according to their desires. These services are not designed to replace an estate planning attorney or tax advisor. Comprehensive financial planning takes into *consideration* tax and legal issues which may not be “investment advice.” Furthermore, while comprehensive financial planning includes investment advice concerning securities, it also includes investment advice with respect to products that *may not* be considered “securities.” For example, recommendations with respect to certificates of deposit, life insurance, disability insurance, and fixed annuities are likely not considered “securities,” in the legal sense, but fall within the considerations in planning for clients.

Please note, FIMA does not assume the responsibility of continuously monitoring the performance of client investments unless specifically contracted to manage assets of the client under an *Investment Advisory Agreement*. Investment Advisor Representatives (IARs) of FIMA and/or Registered Representatives of LPL Financial, LLC do not offer tax or legal advice, but are only able to do so pursuant to an approved Outside Business Activity and separate agreement.

SPECIALIZED ANALYSIS

In addition to comprehensive financial planning, FIMA provides specialized services which focus on a specific client need(s). Generally, these services are provided pursuant to a *Modular Financial Planning Agreement*. The types of services listed below are representative of those which can be requested by clients: financial plan updates, education funding analysis, analysis of life health and disability insurance i.e. risk management, estate liquidity and survivor income analysis, financial planning and management for closely held businesses, business valuation and disposition planning, retirement plan design and analysis, retirement plan disbursement analysis, employee benefit plan analysis, analysis of investment portfolios.

ASSET MANAGEMENT

Asset management services provide, on the client’s behalf, supervision and management of investment assets pursuant to one of 3 types of *Investment Advisory Agreements*. First, *The Financial Manager* agreement is a turnkey solution for IARs of FIMA to serve clients with asset management and back office support from the FIMA home office. Generally, Asset Allocation techniques are utilized to potentially lower certain risks and volatility through diversification, as well as potentially increase long-term total return. The second, known as *Platform Services* agreement is where an IAR of FIMA elects to utilize their own (non FIMA home office) asset management duties and chooses the specific strategy for assets within the selected custodian’s account(s) through the FIMA platform, and the FIMA home office provides back office support, such as billing and reporting. Third, the *Partner Custodian* agreement is where an IAR of FIMA elects to have asset management duties for themselves, and chooses the specific strategy for assets within the selected custodian’s account(s). As such, the 3rd party custodian(s) provides most back office support, such as billing and performance reporting, and not the FIMA home office.

The types of assets managed can include, but are not limited to, stocks, ETFs, ETNs, bonds, mutual funds, REITS, trusts, and annuities. Clients have the option to select accounts that invest in either commissionable or non-commissionable investment instruments. Clients also have the option to select accounts that are managed on a “fee-only” or a “fee-and-commission” basis. Furthermore, clients have the option to select accounts that allow commissions or other compensation received by FIMA to offset management fees otherwise due to FIMA from the client, for example, if a client hires FIMA to do financial planning and subsequently decides to retain FIMA for asset management, there can be a coordination, or offset, of fees or commissions earned by FIMA to create scale and value to clients of FIMA.

Clients generally receive a quarterly accounting of their account through a *Statement of Account* from the custodian, as well as a performance report of their assets under management. FIMA offers various investment management programs, and as such, FIMA can offer various account custodians, depending on the investment management program discussed. Programs can have higher or lower fees than other programs available through FIMA, or elsewhere for that matter. Investment management programs may differ in the services provided, the methods used, the type of management of the assets, and account minimums. Naturally, client reports will depend upon the management program discussed and selected. For further information, please see details in the specific program brochure, *Investment Advisory Agreement* and *Custodial Account Agreement* for each program recommended, chosen, or discussed.

As of December 31, 2013, the discretionary and non-discretionary Assets Under Management held by various custodians and number of clients is as follows as of:

	U.S. Dollar Amount	Total Number of Accounts
Discretionary	\$ 211,642,199	1339
Total	\$ 211,642,199	1339

FEES AND COMPENSATION

As part of its duties to its clients, FIMA endeavors, at all times, to put the interest of its clients first. Clients should be aware, however, that the receipt of economic benefit by FIMA and/or its IARs, can create a conflict. FIMA recognizes and discloses that a conflict of interest may be arise by the potential incentive of an IAR to recommend investment products or programs based on compensation, rather than solely based on the client's needs.

FINANCIAL PLANNING COMPENSATION

With respect to financial planning, FIMA works with clients in a number of ways and may be compensated by a fixed hourly rate, a time-and-disbursements basis, a set fee, or a fee for a specific analysis, among other methods. FIMA's fees are negotiable depending on client circumstances and services desired or performed. Generally, for a comprehensive plan, one-half of the fee, or \$1,200, whichever is less, is due upon execution of an engagement agreement. Subsequent billings may occur as work on the plan progresses, with the balance due upon delivery of a completed plan. A client may cancel and receive a full refund of the fee if FIMA is notified in writing within five business days after signing an agreement, or at any time before FIMA or its IAR begins work on the planning analysis. If cancellation occurs thereafter, FIMA has the right to retain 50% of the fee. In the unlikely event of a dispute, the parties agree to utilize binding arbitration, unless not permitted by law and without waiving either party's rights.

On a time-and-disbursements or fixed hourly rate engagement, FIMA requests a deposit, based on one-half of FIMA's lowest estimate of costs to be incurred, or \$1,200, whichever is less. However, if it appears during the course of the engagement that total costs will exceed the top end of the estimate, FIMA will notify the client, and the client can incur costs above, only with prior authorization. A client may cancel at any time, however, they are responsible for fees and expenses incurred. Fees can be negotiated and depend on the client circumstances and services performed. Please see the *Financial Planning Agreement* for complete details.

ASSET MANAGEMENT COMPENSATION

With respect to asset management, the client determines whether to engage FIMA and an IAR in providing discretionary asset management services on a fee basis. FIMA's annual investment advisory fee shall be based upon a percentage (%) of the fair market value of the assets under management in accordance with the terms of the applicable *Investment Advisory Agreement* and *3rd Party Custodial Agreement*, if utilized. Most fees are billed quarterly, thus, the quarterly fee % is one-fourth of the annual fee %. The fair market value is normally a snapshot of the account balance at the end, or beginning (depending on the custodian), of a 3 month period. FIMA's fees are negotiable depending on client circumstances and services desired and/or performed. Pursuant to a *Investment Advisory Agreement*, an account origination fee of \$250 may be due upon the creation of an account and is to be applied to the first quarterly advisory fee balance. This fee is not refundable and is designed to cover the costs incurred from establishing the account. The agreement remains in effect until dissolved. The agreement can be dissolved at any time during the year by giving written notice to FIMA. If terminated, FIMA will refund unearned asset management fees, if applicable. The client is responsible for all account origination fees and management fees which have accrued up to the point of transfer, notification of termination of services by either party, or movement of assets from FIMA responsibility.

3rd party account custodians may charge fees which are separate and apart from the investment advisory fee charged by FIMA. This can be a result of the 3rd party custodian completing certain securities transactions. For example, transaction fees may be charged for certain load, or no-load mutual funds, and commissions may be charged for individual equity, ETF, and fixed income securities transactions. In addition to FIMA's investment management fee, brokerage commissions and/or transaction fees, the client may also incur, relative to all mutual fund and other fund ownership, charges imposed at the fund level. For example, management fees and other fund expenses will likely be deducted at the fund level. Please Note, the brokerage commissions and/or transaction fees charged by any broker-dealer/custodian may be higher or lower than those charged by another broker-dealer/custodian.

For client convenience, FIMA's applicable *Investment Advisory Agreement* and the *3rd Party Custodial Agreement* can authorize the custodian to debit a client's account for the amount of FIMA's investment advisory fee. From there, the fee can be directly remitted to FIMA and subsequently to its IARs in compliance with regulatory procedures. In the event FIMA bills the client directly, payment is due upon receipt of FIMA's invoice.

COMPENSATION FROM THIRD PARTIES

While FIMA does not regularly receive compensation or economic benefit from a non-client, its Investment Advisor Representatives (IARs) may occasionally receive compensation from non-securities transactions purchased through that IAR pursuant to an approved Outside Business Activity. For example, compensation from dealers in certain other assets, including but not limited to, life and disability insurance, fixed annuities, precious metals, numismatics, etc. IARs may also receive commissions or fees from LPL Financial, various insurance companies, and "12b-1 fees" from certain mutual funds. FIMA may receive a portion of the fee collected by various 3rd party investment advisers.

However, if a client acts upon IAR's advice and chooses to use a 3rd party for asset management, custodial, or insurance services, the IAR may receive compensation in the form of commissions or fees from the 3rd party. If a client chooses to use an IAR in his or her capacity as an insurance agent, the insurance agent, who may otherwise be an IAR, may receive a commission. Additionally, if a client purchases a mutual fund containing a "12b-1 fee," FIMA and the IAR may receive such fee.

Clients always have the option to purchase investments and other products recommended by FIMA through avenues other than through FIMA or its IARs.

Occasionally, FIMA may be able to offset costs in the form of sponsorship fees for seminars, meetings, lunch, or conferences from product sponsors such as mutual fund companies, insurance companies, custodians, and annuity companies, among others. Such a sponsor may be granted an allotted time to present information to FIMA and/or its IARs and clients. This is one way FIMA stays current with changes in the industry. If this occurs, the sponsor is likely a company FIMA already does business with, and an offset in cost, although appreciated, is not a consideration for what is best for FIMA clients, as FIMA is beholden to its clients, not sponsors.

PERFORMANCE BASED FEES

Asset management performance-based fees are considered the share of capital gains on, or capital appreciation of, the assets of a client. FIMA does not charge performance-based fees. FIMA perceives performance based fees to potentially be a conflict of interest, and may influence managers to take greater risk in order to generate a higher performance fee. FIMA charges asset management fees based on a percentage of assets of the account as noted above.

TYPES OF CLIENTS

FIMA can provide various asset management and financial planning services to pre-retirees, retirees, high net worth individuals, pension plans, profit-sharing plans, Taft-Hartley plans, charitable institutions, trusts, foundations, endowments, municipalities, LLCs, corporations, registered mutual funds, private investment funds, trust programs, and other U.S. and international institutions. FIMA is not a public utility, and can use discretion in choosing whether or not to work with a client.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

GENERALLY

FIMA and IARs endeavor to keep abreast of the general and macroeconomic business conditions, changes in the law, taxation, and various investment and insurance products relevant to FIMA clients. To this end, FIMA reviews business publications, seminars, webinars, economic services, tax services, journals, historical data, computer models, and research materials. These can be prepared by parties other than FIMA, for example, corporate rating services, inspections of corporate and business activities, and other materials relevant to FIMA services. In addition, FIMA has access and subscribes to a collection of research and commentary from various economists and market strategists. While FIMA relies on other services and sources, FIMA cannot guarantee their accuracy. In consideration of the breadth, complexity, and speed at which information and rules can change, FIMA seeks to stay abreast of nuances as reasonably as possible.

INVESTMENT STRATEGIES

As with most all investments, there is a tradeoff between the risk of a portfolio, and its expected return. With this in mind, many types of investment portfolios are considered and utilized by FIMA. In practice, the main strategies implemented by *The Financial Manager* include “asset allocation,” and “diversification” based on *Modern Portfolio Theory* and *Post Modern Portfolio Theory*, considering behavioral finance. FIMA has a sliding-scale of asset allocation portfolios based on risk (volatility), expected return, and account type. Allocating resources to different classes of financial assets, such as stocks, bonds, cash, sectors, real estate, and commodities, among others, along with each asset segment’s subdivisions, can generally result in diversification. Diversification can potentially lower certain risks and volatility as different assets can react differently under various environments. We strive to have lots of eggs, in lots of different baskets.

Asset allocation portfolios, such as those of *The Financial Manager*, generally utilize historical data to predict an expected risk and expected return of a particular portfolio, but are constructed with an eye to the future. Licensed software providers assist FIMA in this process. Specific assets within an asset allocation portfolio are generally selected with the objective of potentially increasing long-term total return given the amount of risk taken, commensurate to a client’s specific profile, as determined in conjunction with the IAR. FIMA’s goal with its investment strategy is to strive to exceed the expected return of the asset classes and asset mix utilized, as this would add value for FIMA clients. Nevertheless, past results and expected returns are not a guarantee of the future, and actual returns.

Overall, as part of its supervisory responsibilities, FIMA requires IARs to operate generally under the key tenets of *Modern Portfolio Theory* which include asset allocation and diversification, or a method of management that is sufficiently described and understood by FIMA. Investment strategies and portfolios may differ from IAR to IAR, and from client to client, and there is a risk of adverse consequences due to IAR investment strategy. Each client brings different beliefs and notions to their relationship with FIMA, and FIMA must be sensitive to client needs. Specific client account allocations are determined according to a client’s risk tolerance profile, which should be utilized by all IARs of FIMA. As a result, there may be a departure from some or many of the tenets of *Modern Portfolio Theory* for a client. Please note, FIMA reserves the right to use discretion in determining whether or not to work with clients that may not be a good fit, due to investing temperament, among other factors. Please see the *Risk Tolerance Questionnaire* included with the specific *Investment Advisory Agreement*.

RISK OF LOSS

In the practice of asset management, there are many types of risk, and all assets involve risk, even cash (purchasing power, political etc.) FIMA aspires to help limit certain risks, yet cannot control all risks, client decisions, clients’ timing of distributions and investments, and timing of events. Investing, even with asset allocation and diversification, does not prevent the potential for loss. Client accounts may lose principal. Investing in securities involves a risk of loss that clients should be prepared to bear. Asset allocation and diversification does not guarantee against loss of principal.

DISCIPLINARY INFORMATION

Registered Investment Advisers, such as FIMA, are required to disclose all facts regarding any legal or disciplinary events that are material to a clients, or prospective clients, evaluation of FIMA's business or the integrity of its management. For specific information on each IAR, and disciplinary information, if applicable, please visit the IAR's disclosure page below for information, as well as URL address or active links to the IAR's disclosure report and outside business activities.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

GENERALLY

The Investment Advisor Representatives (IARs) of Financial & Investment Management Advisors, Inc. are, in many cases, also Registered Representatives of LPL Financial, LLC Member FINRA/SIPC. Also, FIMA has agreements with Fidelity Investments, Schwab Advisor Services, TD Ameritrade Institutional, Genworth Financial, and LPL Financial to act as custodians and handle securities transactions for FIMA. Should transaction charges, fees and commissions be charged to accounts, the amounts will be disclosed to the client by FIMA as part of an Account Agreement for each respective custodian, and applicable *Investment Advisory Agreement*. See below, 3rd Party Custodians.

BROKER DEALER / REGISTERED REPRESENTATIVE

As noted, IARs may also be "Registered Representatives" of LPL Financial. If clients purchase investments through one of FIMA's IARs acting as a Registered Representative of LPL Financial, LLC, that Representative may receive compensation for those transactions through LPL Financial. For occasions when no LPL Financial broker relationship exists for an IAR of FIMA, and/or where the client has elected not to place a transaction(s) with that individual/Registered Representative, who may otherwise be a FIMA IAR, FIMA can suggest, at the client's request, a Registered Representative, custodian, or other financial institutions that provides brokerage or custodial services.

INSURANCE

In addition, a financial planning analysis for clients can involve the recommendation to purchase insurance to offset risks. Investment Advisor Representatives (IARs) of FIMA may also be insurance agents. Clients may select a FIMA IAR acting as an insurance agent to work with for insurance, who may potentially receive compensation for an insurance transaction. For occasions when no insurance agent relationship exists for someone who may otherwise be a FIMA IAR, and/or where the client has elected not to place a transaction with that individual, FIMA can suggest, at the client's request, another insurance agent, or agency that can provide the recommended insurance product.

PROFESSIONAL AFFILIATIONS

FIMA and its IARs are active in a wide variety of professional associations and are holders of various professional designations. Generally, these organizations provide continuing education and a forum for best practices and planning techniques. Many are Certified Financial Planner™ Professionals utilizing the CFP® Professional marks. For further information on a specific IAR, please see their disclosure page and dedicated section included below in this *Brochure*.

OTHER MONEY MANAGERS

FIMA can enter into agreements with various 3rd party investment advisers (TPIAs), as a solicitor. Under these agreements, FIMA IARs can offer clients various types of programs sponsored by TPIAs. All TPIAs to whom FIMA may refer clients should be properly licensed or registered as investment advisors by their resident state and any applicable jurisdiction(s), registered with the Securities and Exchange Commission, or exempt from registration.

IARs can introduce clients to 3rd party investment advisors (TPIA) that are separate entities from FIMA, in light of the client's desire, stated investment objectives, and risk tolerance. A client may select and enter into an agreement with a 3rd party investment advisor based upon their needs. In this respect, the TPIA will be providing the asset management services. FIMA IARs shall be available to facilitate the advisory relationship and act as the communication link between the client and TPIA(s). TPIA(s) normally take discretionary authority to determine the securities to be purchased and sold for the client. In this case, FIMA will not have any trading authority with respect to client's managed account at a TPIA.

TPIA programs may have account minimum requirements that vary. Generally, account minimums are higher on fixed income accounts than equity based accounts. A complete description of the TPIA's services, fee schedules, and account minimums should be disclosed in the TPIA's Disclosure Brochure which should be provided to a client at the time an agreement, or sooner, for services and account is establishment. Client account reports will depend on the specific TPIA.

Clients are advised that FIMA IARs may have a conflict of interest by offering programs sponsored by TPIAs who agreed to pay a portion of their advisory fee to FIMA and its IARs. Clients are advised that there may be other 3rd party programs suitable to the client that may be more or less costly. Guarantees cannot be made by FIMA that client's financial goals or objectives will be achieved by a TPIA program. Furthermore, guarantees of performance cannot ever be offered by FIMA. Investments involve risk, including the possible loss of principal that clients must be willing to bear.

CONFLICTS OF INTEREST

The majority of FIMA's services are provided on a fee basis. However, in the event FIMA and its IARs receive economic benefit or commission from a client's transaction(s), whether or not recommended, a potential "conflict of interest" exists. FIMA and its IARs should notify clients so they are aware a commission or compensation could be received. The client maintains the option to select a fee-only arrangement with FIMA and its IAR, in addition to having the freedom to do business elsewhere.

FIMA and its IARs receive compensation as a result of a client's participation in FIMA's Advisory Programs. Compensation depends on the size of the account, account asset management fee percentage, changes in its value over time, the ability to negotiate fees and/or commissions, the number of transactions, the custodian, as well as other factors. The amount of compensation may be more or less than what FIMA and its IARs would receive if the client participated in other programs, whether through FIMA, another party, or if paying separately for investment advice, brokerage, and/or other services. FIMA and its IARs seek to be a great value while being compensated fairly, yet may not be the lowest cost provider.

CODE OF ETHICS

The *Advisers Act* imposes a fiduciary duty on investment advisers such as FIMA. As a fiduciary, FIMA has a duty of utmost good faith to act solely in the best interests of each client. Clients can entrust FIMA with their funds, which in turn, places a high standard on FIMA conduct and integrity. FIMA's fiduciary duty expects all employees, IARs, and associates, to act with the utmost integrity in all of our dealings. This fiduciary duty is the principle underlying this *Code of Ethics*, and represents the expected basis of all of FIMA dealings, with all FIMA clients. FIMA and IARs are expected to comply with federal securities laws. Adherence to this *Brochure* will assist FIMA and its IARs in complying with this important requirement.

This Code of Ethics Consists of The Following Principles:

- (1) The investment interests of clients will be placed ahead of the firm's or any IAR, associates, or employee's own investment interests.
- (2) FIMA and its IARs are expected to conduct their personal securities transactions in accordance with the *Personal Trading Policy* and strive to avoid any actual or perceived conflict of interest with clients. Any questions regarding the appearance of a conflict with a client should be consulted with the Chief Compliance Officer (CCO hereafter) before taking action that may result in an actual conflict.
- (3) FIMA and IARs should not take inappropriate advantage of their position with the firm.
- (4) FIMA and IARs are expected to act in the best interest of clients.

FIMA has procedures in place for the monitoring and compliance of the personal trading of securities by the IARs, employees, and associates of FIMA to avoid conflicts of interest. These procedures include branch inspections and IAR communications.

Matters to Consider Before an Employee Associate, or IAR Places a Trade:

- (1) Whether the amount or nature of the transaction will affect the price or market for the security;
- (2) Whether the employee, associate or IAR will benefit (other than agreed upon compensation) from purchases or sales being made for any client;
- (3) Whether the transaction is likely to harm any client; and
- (4) Whether there is an appearance or suggestion of impropriety.

Personal Trading Restrictions:

Employees, associates and IARs are expected to purchase or sell a security for their personal accounts only after trading of that same security has been completed in client accounts. Personal accounts of the employee, associate, or IAR include all accounts for family members living within their same household and accounts over which the employee, associate or IAR has authority, even though the account owner does not live within the same household as the employee, associate, or IAR.

- a. Any employee, associate or IAR contemplating a trade to the contrary must consult with the CCO before conducting his or her personal trades.
- b. It is the employee, associate or IAR's responsibility to know which securities the firm is trading. The employee, associate or IAR may consult with the CCO to determine whether a security is an appropriate purchase.

BROKERAGE PRACTICES

Broker/Dealers, such as LPL Financial and custodians (see section below) may provide services intended to help clients and FIMA. Some of these benefits assist FIMA to manage and further develop its advisory practice and may be considered soft dollar benefits. Such services include, but are not limited to, performance reporting, financial planning services, contact management systems, third-party research, publications, access to educational conferences, roundtables, webinars, practice management resources, access to consultants, and other third party service providers who supply a wide array of business related services and technology with whom FIMA may contract directly. For more, see other sections applicable to the LPL Financial relationship.

FIMA is aware that soft dollar benefits may influence an IAR's choice of Broker/Dealer and/or custodian(s) and discloses this potential conflict, nonetheless, FIMA recognizes its fiduciary duty to clients to act in their best interest. As such, FIMA recommends account custodians based on the clients best interests and in consideration of their desired benefits offered by custodian(s.) For further information, please see section on custodians below.

REVIEW OF ACCOUNTS

Accounts contracted under an *Investment Advisory Agreement* are reviewed. FIMA's personnel and IARs review accounts on a regular basis, usually quarterly, if not more frequently. In addition, accounts are reconciled daily for inaccuracies by FIMA operations personnel and/or software service providers. Furthermore, allocation of assets and rebalancing decision are generally considered quarterly depending on the client, external environment, and market conditions. Printed quarterly reports are generated for the client and the IAR quarterly. As noted above, TPIAs determine their own methods for reviewing accounts; please see the applicable section within a TPIA agreement. Generally, custodians provide reports of the client account monthly, and may be delivered electronically, or by regular mail, at the client's preference.

Financial planning analysis can also be reviewed. Largely, the client determines the frequency and scope of review contingent upon their needs and level of compensation received by FIMA and its IARs. Furthermore, a review schedule can be predetermined for a specific client at the establishment of the relationship. Many financial plans are web-based and information can continually update through aggregation services, manually by the IAR, and by the client through their own online access.

CLIENT REFERRALS AND OTHER COMPENSATION

FIMA receives most of its referrals through current clients, and there is no better compliment a client can give FIMA than to refer a friend or someone they care about. That said, FIMA and its IARs may also receive client referrals from 3rd parties, such as accountants, attorneys, and other professionals. In addition, FIMA and its IARs may contract with "solicitors," who can be the aforementioned professionals, among other capacities. Such "solicitors" may receive compensation from FIMA for referring clients, however, in a case where compensation is paid to a "solicitor" for referring clients, the amount and type of compensation will be disclosed in writing to the client referred. While the "solicitor" may provide other ancillary services to the client, the "solicitor" will not be providing investment advice pursuant to the relationship between FIMA and referred client.

CUSTODY

FIMA does not hold, or take custody of, client assets or funds themselves. FIMA utilizes independent 3rd party custodians to hold client assets and investments. It is the custodian's duty, as well as FIMA's duty, to safeguard and prevent unauthorized access to accounts and information, and this includes unauthorized access to client accounts by FIMA itself, its IARs, employees, as well as outside parties. This structure is in place to provide a system of checks-and-balances that many clients can prefer and seek for with their investment advisory relationship.

Custodians currently utilized by FIMA, include, but are not limited to, Fidelity Investments, Schwab Advisor Services, TD Ameritrade Institutional, Genworth Financial, and LPL Financial. Assets may also be held directly at a mutual fund, or variable annuity company, if applicable. Please note, custodians may charge fees for their services. Please see the *Fee and Compensation* section above, the custodian's specific account agreements, and the applicable *Investment Advisory Agreement* for additional details.

The above listed custodians provide "institutional platform services." These services can include, among other things, brokerage, custody, statements, online access, low cost investments, and other related services. Institutional platform services can assist FIMA in managing and administering client accounts through 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 client accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Custodians may also provide other services intended to help FIMA manage and further develop its advisory practice. Such services include, but are not limited to, performance reporting, financial planning services, contact management systems, third party research, publications, access to educational conferences, roundtables, webinars, practice management resources, access to consultants, and other service providers who supply a wide array of business related services and technology with whom FIMA may contract directly.

FIMA is independently owned, and is not owned by Fidelity Investments, Schwab Advisor Services, TD Ameritrade Institutional, Genworth Financial, or LPL Financial. These custodians generally do not charge RIA clients, such as FIMA, separately for custody services, but are compensated by account holders through various means. For example, they can be paid through commissions, other transaction-related or asset-based fees for securities trades that are executed through the custodian, or that settle into custodian's accounts. More specifically, transactions fees can be charged for certain no-load mutual funds and commissions can be charged for individual equity and debt securities transactions. Fidelity Investments, Schwab Advisor Services, TD Ameritrade Institutional, Genworth Financial, and LPL Financial can provide access to many no-load mutual funds lacking transaction charges, and other no-load funds with nominal transaction charges. The custodians can receive, from the funds, a portion of the fee collected at the underlying fund level, or a "shelf space" fee. Please review statements carefully and compare them carefully with other statements you may receive from FIMA and/or 3rd party custodians.

INVESTMENT DISCRETION

FIMA normally receives discretionary authority from a client at the outset of a relationship pursuant to an *Investment Advisory Agreement*. This capacity includes the selection, identity, and amount of securities to be bought or sold. Such discretion is to be exercised in a manner consistent with the stated objectives for the particular client account, as well as their risk tolerance profile, as developed with an IAR. FIMA's authority to trade securities may be limited by certain federal securities and tax laws that have other requirements. Discretionary authority for FIMA does not apply to TPIAs who may or may not have discretionary authority themselves. In addition, clients of FIMA and its IARs may agree to manage assets on a non-discretionary basis.

VOTING CLIENT SECURITIES

FIMA strives to vote all proxies in the best economic interests of its clients with accounts custodied at Fidelity Investments, Schwab Advisor Services, and TD Ameritrade Institutional. For other custodians, the client is responsible for proxy voting. The decision of how to vote follows the same general criteria FIMA uses in managing client accounts – to vote for proposals in such a manner that, in FIMA's opinion, will increase shareholder value and be in the client's best interest.

In evaluating a particular proxy proposal, FIMA may consider the following: FIMA's determination of how the proxy proposal will impact clients, the period of time over which shares of the company are expected to be held in the client's portfolio, the size of the position, the costs involved in the proxy proposal, and Management's assertions regarding the proxy proposal.

FIMA will normally support management's recommendations on proxy issues, since management's ability is a main factor considered in selecting equity securities for client portfolios. However, when FIMA believes the company's management is acting in an inconsistent manner with clients' best interests, FIMA will vote against management's recommendations.

FINANCIAL INFORMATION

FIMA does not have a financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

BUSINESS CONTINUITY

Financial & Investment Management Advisors, Inc. has developed a *Business Continuity Plan* to maintain contact with clients in the event of emergencies, natural disasters, communication interruptions, loss of internet services, office fire, theft of computers, or other situations that interrupt our normal business operations.

There are three alternate office locations that can be activated. The specific order listed below depends upon the severity and exact nature of the event causing disruption.

1. The **primary alternate office** is 18083 Three Rivers Road, Covington, LA 70433. Telephone: cell (985) 264-4205 or (985) 264-4207. Email: sbordelon@fimadvisors.com or scott.bordelon@lpl.com. 24-hour dedicated fax line: (985) 893-1450 or www.fimadvisors.com
2. The **secondary alternate office** is 211 E. Thomas Avenue, Hammond, LA 70401. It is located 40 miles west of Covington. This office location may be activated in the event of a disaster that affects the Covington-Mandeville area. Telephone: cell (985) 264-4205 or (985) 264-4207. Email: sbordelon@fimadvisors.com or scott.bordelon@lpl.com. 24-hour dedicated fax line: (985) 893-1450 or www.fimadvisors.com
3. The **tertiary alternate office** is any quickly available office space with power, internet and telephone service. This office location will be activated in the event of a disaster affecting the vicinity of our primary alternate office. Telephone: cell (985) 264-4205 or (985) 264-4207. Email: sbordelon@fimadvisors.com or scott.bordelon@lpl.com. 24-hour dedicated fax line: (985) 893-1450 or www.fimadvisors.com

If FIMA finds it necessary to temporarily move operations, FIMA will attempt to notify clients by telephone. Obviously, in an emergency this may prove impractical, therefore, FIMA plans to keep clients informed through email, FIMA website, and/or Facebook page. Please understand that in the case of an emergency, communications may take from 24 to 48 hours. A complete copy of the FIMA *Business Continuity Plan* may be viewed in our office during regular business hours.

PRIVACY POLICY

Commitment to Privacy

Clients of FIMA share both personal and financial information. Privacy is important to us, and we are dedicated to safeguarding your information.

Information Provided by Clients

In the normal course of business, FIMA typically obtains the following information about clients:

Personal identity information such as name, address, and social security number;

Information regarding securities transactions; and

Financial information such as net-worth, assets, income, bank account information, and account balances.

How FIMA Manages and Preserves Personal Information

FIMA does not sell information about current or former clients to 3rd parties. It is not a practice of FIMA to disclose such information to 3rd parties unless requested to do so by a client, client representative, or if necessary, in order to process a transaction, service an account, or manner permitted by law. In addition, FIMA may share information with outside companies contracted to perform administrative services. FIMA's contractual arrangements with service providers require them to treat your information as confidential.

In order to preserve your personal information, FIMA maintains physical, electronic and procedural safeguards. Our Privacy Policy restricts the use of client information and requires that it be held in strict confidence.

Client Notifications

We are required by law to annually provide a notice describing our privacy policy. In addition, we will inform you promptly if there are changes to our policy. Please do not hesitate to contact us with questions about this *Privacy Policy* or notice.

PROFESSIONAL DESIGNATIONS

FINRA's "Understanding Professional Designations" page is a great resource for clients and prospective clients for updated descriptions of the qualification requirements. It can be found at: <http://www.finra.org> Please note, designations requirements and description below are subject to change per each of their governing bodies. For the most accurate information, see links provided or contact us regarding any specific designation.

CFP - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design, and gold bar) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by [Certified Financial Planner Board of Standards, Inc.](http://www.cfpcertification.com) ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks, Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

INVESTMENT ADVISOR REPRESENTATIVES (IARS)/SUPERVISED PERSONS

Supervision of All IARs of FIMA (See ADV Part IIB)

Supervision of supervised persons (IARs) takes place a number of ways and can be broken into 3 separate, yet related categories.

- A. At The Outset of a Supervisory Relationship
- B. At Routine IAR Inspection
- C. On An Ongoing Basis

A. The Outset

Prospective and current FIMA advisors are subject to vetting, prior to on-boarding. This is done through formal and informal methods. With respect to formal vetting, FIMA assesses the advisor through FINRA's Broker Check, if the potential IAR is registered with FINRA, and through the SEC's website, if the advisor is already an IAR. These sources should provide disclosures of prior disciplinary action and client complaints, if available. Next, as most advisors are also registered representatives, they must satisfy the additional hurdle of meeting LPL Financial's extensive background and credit check. If the prospective IAR is not a registered representative through a broker/dealer FIMA would conduct its own thorough background check utilizing a 3rd party provider.

Furthermore, during the course of the vetting process, the advisor is subject to an interview where FIMA assess the advisors current business model and practices to ensure a "good fit" with FIMA and high ethical standards. During the course of these conversations FIMA utilizes informal techniques to assess whether the advisor operates in good faith, or appears to have something to hide. For any neophyte IAR, we ensure there is sufficient supervision from an experienced IAR within the same office. FIMA's interest is to onboard only those advisors who display strong business ethics as this lowers FIMA's risk, and enhances its reputation.

B. Routine Inspections

Supervised persons are subjected routine office inspections in person and remotely. This inspection consists of an extensive checklist to ensure compliance with proper practices with respect to clients, recordkeeping, technology, etc. More specifically, during the course of this inspection FIMA staff may review and discuss business practices, marketing practices and materials, office privacy and security policies, regulatory and compliance changes, and specific concerns, among other items, if applicable.

C. Ongoing Basis

Supervised persons have ongoing business needs that are satisfied by FIMA. Generally, there is frequent interaction between FIMA and its supervised person in the normal course of business. The work flow process consists of FIMA approvals for new accounts, trades, transactions, marketing materials, and correspondence. Additionally, supervised persons are required to utilize FIMA's paperless office system for all client files, and required branch office files. As a result, business and paperwork is monitored on an ongoing basis.

Person responsible for Supervision:

Amy Betts, Compliance Officer
6422 Griffis Way
West Palm Beach, FL 33415
Ph# 561-693-8684

ADV PART IIB

Brochure Supplement

This *Brochure Supplement* provides information about the supervisors, Amy L. Betts and Scott E. Bordelon, and FIMA's IARs which supplements the FIMA *Brochure*. This page and the following pages pertaining to the IARs of FIMA should be attached to the copy of the *Brochure*. Please contact the FIMA office at 985-893-1440 if you did not receive FIMA's *Brochure* or if you have any questions about the contents of this supplemental information.

Please note, that the following pages pertaining to the individual IARs of FIMA are to be construed with the immediately preceding two section of the *Brochure* above related to Supervision, and Designations.

SCOTT E. BORDELON, CFP®, AAMS®
72096 Ramos Avenue Suite D * Covington, LA 70433
(985) 893-1440

Additional information regarding Scott E. Bordelon, born 1955, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ University of New Orleans 1974-75; The American College 1980-83; The College for Financial Planning 1982-84
- ♦ Certified Financial Planner Board of Standards, Inc., CERTIFIED FINANCIAL PLANNER™ (CFP®,) 1984
- ♦ Accredited Asset Management Specialist (AAMS®), 2001
- ♦ Chartered Financial Consultant Designation Exams, Various Dates 1980-83
- ♦ College of Financial Planning, Advanced Studies Program, Pre-Retirement Financial Planning, 1989
- ♦ FINRA Exams:
 - Series 6: Investment Company Products/Variable Contracts, 1981
 - Series 22: Direct Participation Programs Investments, 1984
 - Series 7: General Securities Representative Examination, 1985;
 - Series 24: General Securities Principal, 1986;
 - Series 63: Uniform Securities Agent State Law, 1988
- ♦ State of Louisiana Insurance License:
 - Life and Health, 1978
 - Variable Life and Annuity license exam, 1981

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management, Financial Planning
09/1994 to present * President and Chief Executive Officer * Chief Compliance Officer

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative and OSJ Manager

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
04/1999 to 09/2009 * Registered Representative and OSJ Manager

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

AMY L. BETTS
6422 Griffis Way * West Palm Beach, FL 33415
(561) 293-3633

Additional information regarding Amy Betts, born 1973, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Florida Atlantic University, Boca Raton, FL, B.S., Accounting, 1995
- ♦ FINRA Exams:
 - Series 7: General Securities Representative Exam, 2001
 - Series 24: General Securities Principal Exam, 2002
 - Series 66: Uniform Combined State Law Exam, 2003
 - Series 53: Municipal Securities Principal Exam, 2006
- ♦ Insurance License
 - Life, Health, Variable Annuity, Florida License # P224869

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
07/2012 to Present * Compliance Officer

OSJ Alliance, LLC

07/2012 to Present * Compliance Officer

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
01/2010 to Present * Principal & Registered Representative

Strategic Financial Concepts, LLC

6800 Park Ten Blvd., Suite 130 E * San Antonio, TX 78213
01/2010 to 12/2012 * Investment Advisor Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
11/2005 to 11/2009 * 1st Vice President

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure* above.

Registered Investment Advisors are required to disclose all material fact regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

JOSEPH M. PRISCO JR., CFP®
72096 Ramos Avenue Suite D * Covington, LA 70433
(985) 893-1440

Additional information regarding Joe Prisco, born 1982, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Darla Moore School of Business, University of South Carolina, Columbia, SC, B.S. Business Admin, Bus. Economics and Finance, Cum Laude, 2005
University of Helsinki, Helsinki, Finland, Faculty of Politics and Helsinki School of Economics, 2002-2003
- ♦ Georgetown University, Center for Professional Development, Washington, DC, Certificate, Financial Planning, 2006
- ♦ Certified Financial Planner Board of Standards, Inc., CERTIFIED FINANCIAL PLANNER™(CFP®), 2009
- ♦ Loyola University New Orleans School of Law, Candidate for J.D., Evening Division
- ♦ FINRA Exams:
 - Series 7: General Securities Representative Examination, 2005
 - Series 66: Uniform Combined State Law Examination, 2005
 - Series 31: Futures Managed Funds Examination, 2005
 - Dispute Resolution Arbitrator, 2012
- ♦ Insurance License, 2005
 - Life, Health, Variable Life, and Annuity, Louisiana License # 446580

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
02/2010 to Present * Investment Advisory Representative, Employee

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
02/2010 to Present * Registered Representative

Prisco Brothers, LLC

72096 Ramos Ave., Suite D * Covington, LA 70433
DBA for portion of financial advisory and insurance practice
02/2010 to Present, Member/Manager

Morgan Keegan & Co. Inc.

3 Sanctuary Blvd. Ste 102 * Mandeville, LA 70471
Broker/Dealer * Investment/Securities
08/2007 to 02/2010 * Registered Representative

Merrill Lynch, Pierce, Fenner & Smith, Inc.

1850 K Street NW * Washington, DC 20006
Broker/Dealer * Investment/Securities
06/2005 to 02/2007 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

CHARLES E. BRYAN, CLU, CHFC
9 Theresa Avenue * Kenner, LA 70065
(504) 468-5413

Additional information regarding Charles E. Bryan, born 1927, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ American College—Bryn Mawr, PA
 - Master of Science in Financial Services
 - Master of Science in Management
 - Chartered Financial Consultant (ChFC)
 - Chartered Life Underwriter (CLU)
- ♦ State of Louisiana Insurance License:
 - Life, Health and Annuities
- ♦ FINRA exams:
 - Series 1: Registered Representative Examination, 1973
 - Series 63: Uniform Securities Agent State Law, 1984

Charles Bryan Financial Group

9 Theresa Avenue * Kenner, LA 70065
Investment Advisors / Financial Investments
09/1979 to Present * Owner / Manager

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
01/2007 to Present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
05/1982 to 09/2009 * Registered Representative and Branch Manager

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

JOHN W. COBB, CFP®
5214 Maryland Way Suite 107 * Brentwood, TN 37027-5071
(615) 377-8523

Additional information regarding John W. Cobb, born 1949, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Middle Tennessee State University
- ♦ University of Tennessee Nashville
- ♦ The College of Financial Planning, Denver, CO (1988-1992)
Certified Financial Planner Board of Standards, Inc., CERTIFIED FINANCIAL PLANNER™ (CFP®), 1991
- ♦ State of Arkansas, Tennessee, Missouri Insurance Departments:
Life and Health
- ♦ FINRA exams:
 - Series 1: Registered Representative Examination, 1977
 - Series 7: General Securities Representative Examination, 1984
 - Series 63: Uniform Securities Agent State Law, 1984
 - Series 24: General Securities Principal, 1997
 - Series 65: Uniform Investment Advisor Law, 1997

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
04/2004 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
03/1999 to 09/2009 * Registered Representative and Branch Manager

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

BEVERLY O. DAVIS, AWMA®
145 Uptown Square * Murfreesboro, TN 37129
(615) 410-3664

Additional information regarding Beverly O. Davis, born 1956, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Middle Tennessee State University, Murfreesboro, TN
- ♦ College of Financial Planning, Accredited Wealth Management Advisor®
- ♦ State of Tennessee Insurance Department
Life, Health, Variable, and Annuity License
- ♦ FINRA Registrations:
 - Series 6: Investment Company Products/Variable Contracts, 2004
 - Series 7: General Securities Representative Examination, 2005
 - Series 63: Uniform Securities Agent State Law, 2004
 - Series 65: Uniform Investment Advisor Law, 2006

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
01/2011 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
02/2007 to Present * Registered Representative

NFP Securities, Inc.

New York, NY 10173
Broker/Dealer * Investment/Securities
08/2004 to 02/2007 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

TOM V. DWYER, II CFP®
14902 Preston Rd. # 404 - 412 * Dallas, TX 75254
(972) 991-7201

Additional information regarding Tom V. Dwyer II, born 1966, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Texas A&M University, College Station, Texas
- ♦ Certified Financial Planner Board of Standards, Inc., CERTIFIED FINANCIAL PLANNER™ (CFP®)
- ♦ State of Texas Insurance Department:
Life and Health License
- ♦ FINRA exams:
 - Series 6: Investment Company Products/Variable Contracts, 1991
 - Series 7: General Securities Representative Examination, 2001
 - Series 63: Uniform Securities Agent State Law, 1991
 - Series 65: Uniform Investment Advisor Law, 1999

Financial Design Group

14902 Preston Rd. # 404 - 412 * Dallas, TX 75254
Investment Advisory Services, Asset Management, Financial Planning
03/1997 to present * Certified Financial Planner Practitioner™

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
11/2007 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
03/1997 to 09/2009 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

ANDREW K. HOFFMAN, FCA, CFP[®], CDFA
#4 Sanctuary Blvd. Suite 304 * Mandeville, LA 70471
(985) 674-1120

Additional information regarding Andrew K. Hoffman, born 1953, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Institute of Chartered Accountants in England and Wales – Chartered Accountant
(English Equivalent of Certified Public Accountant, 1978, Fellowship, 1984)
- ♦ The College for Financial Planning, Denver, CO. 1995 -1996
- ♦ Certified Financial Planner Board of Standards, Inc., CERTIFIED FINANCIAL PLANNER[™] (CFP[®]), 1996
- ♦ Institute for Certified Divorce Financial Analysis's: Certified Divorce Financial Analyst (CDFA) designation, 1999
- ♦ State of Louisiana Insurance Department:
Life and Health License Exam
Variable Life and Annuity License Exam
- ♦ FINRA exams:
Series 6: Investment Company Products/Variable Contracts, 1997
Series 7: General Securities Representative Examination, 1999
Series 63: Uniform Securities Agent State Law, 1997

Andrew K. Hoffman, CDFA

#4 Sanctuary Blvd. Suite 304 * Mandeville, LA 70471
10/1999 to Present * Certified Divorce Financial Analyst

Financial & Investment Management Advisors, Inc.

72096 Ramos Avenue, Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
10/1999 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
10/1999 to 09/2009 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

JOSEPH M. O’SULLIVAN, CFP®
650 Poydras Street Suite 1906 * New Orleans, LA 70130
(504) 236-7001

Additional information regarding Joseph Michael O’Sullivan, born 1953, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC’s website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ University of New Orleans, B.S. 1984
- ♦ Certified Financial Planner Board of Standards, Inc., CERTIFIED FINANCIAL PLANNER™ (CFP®), 2006
- ♦ FINRA exams:
 - Series 6: Investment Company Products/Variable Contracts, 1997
 - Series 7: General Securities Representative, 1998
 - Series 66: Uniform Combined State Law Exam, 1998
- ♦ State of Louisiana Insurance Department Life, Health and Annuities
- ♦ Louisiana Real Estate Commission Real Estate Broker

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
01/2009 to Present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
01/2009 to 09/2009 * Registered Representative

AIG Retirement

Baton Rouge, LA 70809
Retirement Planning Specialist
2002 to 2008

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR’s report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

ANTHONY J. PIRETTI
1200 Pennsylvania Avenue * Wilmington, DE 19806
(302) 665-7975

Additional information regarding Anthony Joseph Piretti, born 1959, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Florida State University, B.S. Psychology, 1981
- ♦ Chartered Market Technician
- ♦ FINRA exams:
 - Series 7: General Securities Representative Examination, 1986
 - Series 63: Uniform Securities Agent State Law Examination, 1986
 - Series 65: Uniform Investment Advisor Law Examination, 1996
- ♦ State of Delaware and Pennsylvania Department of Insurance Life, Health and Variable Licenses

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
08/2011 to Present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
06/2005 to 09/2009 * Registered Representative

Bank of America

10/2001 to 06/2005 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

WILLIAM J. ROMEO
4411 NW 7th Street * Coconut Creek, FL 33066
(954) 582-1430

Additional information regarding William J. Romeo, born 1957, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Manchester Community College
- ♦ Asnuntuck Community College
- ♦ FINRA Exams:
 - Series 6: Investment Company Products/Variable Contracts, 1982
 - Series 7: General Securities Representative Examination, 1985
 - Series 24: General Securities Principal, 1996
 - Series 63: Uniform Securities Agent State Law, 1985
- ♦ State of Florida Insurance License:
 - Property & Casualty, Life, Health and Variable Products

FINESTPLAN, LC

4411 NW 7th Street * Coconut Creek, FL 33066
Retirement and Estate Planning
06/2001 to Present * Owner/Registered Principal

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
02/2003 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Jackson Agency, Inc. dba Stripling Insurance

Hialeah, FL 33011
08/1986 to Present * Insurance Salesman

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
04/1999 to 09/2009 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

JASON D. SANCHEZ
1332 Joseph Street * New Orleans, LA 70115
(504) 899-3115

Additional information regarding Jason D. Sanchez, born 1970, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ Freeman School of Business, Tulane University, New Orleans, LA, MBA Finance, 2003
- ◆ University of Pennsylvania, Philadelphia, PA, Postgraduate Study, 2000-01
- ◆ School of Oriental and African Studies, the University of London, MA, Chinese Studies, 2000
- ◆ Tulane University, New Orleans, LA, BA, Communication, 1992
- ◆ FINRA Exams:
 - Series 7: General Securities Representative Examination, 2003
 - Series 66: Uniform Combined State Law Examination, 2003
- ◆ State of Louisiana Insurance License
 - Life, Health, Variable Annuities

Oban Wealth Management LLC

06/2008 to present
Chief Financial Officer

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
06/2008 to present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
06/2008 to 09/2009 * Registered Representative

UBS Financial Services

New Orleans, LA
Broker/Dealer * Investment/Securities
10/2003 to 06/2008 * Financial Advisor

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

BRENT W. WHIDDON
2410 Westgate Blvd. Ste. 108 * Albany, GA 31707
(229)-888-8308

Additional information regarding Brent Whiddon, born 1966, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Gordon Junior College, 1985-86
- ♦ Georgia Southern College, 1987-88
- ♦ FINRA Exams:
 - Series 7: General Securities Representative Exam, 1995
 - Series 63: Uniform Securities Agent State Law Exam, 1995
 - Series 66: Uniform Investment Adviser Law Exam, 2007
 - Series 24: General Securities Principal Examination, 2009
- ♦ Insurance License, Georgia # 355806.
 - Life, Health, Variable Life, and Annuity.

Whiddon Wealth Management, LLC

2410 Westgate Blvd. Ste. 108 * Albany, GA 39701
DBA for Investment Advisory, Asset Management, Financial Planning
11/2009 to Present * Advisor & Owner

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
09/2012 to Present * Investment Advisory Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2012 to Present * Registered Representative

Edward Jones

1151 Dawson Rd. * Albany, GA
Broker/Dealer * Investment/Securities
04/1995 to 11/2009 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

CURTIS B. WILSON
11733 S. Sandusky Ave. * Tulsa, OK 74137
(918)-477-7227

Additional information regarding Curtis Wilson, born 1953, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ University of Oklahoma, B.B.A. 1976
- ♦ FINRA Exams:
 - Series 7: General Securities Representative Exam, 1986
 - Series 65: Uniform Securities Agent State Law Exam, 1986
 - Series 31: Futures Managed Funds Examination, 1993
 - Series 63: Uniform Investment Advisors Law Exam, 1998
- ♦ Insurance License
 - Life, Health, Variable Annuity, Oklahoma License

Summit Investment Group, LLC

11733 S. Sandusky Ave. * Tulsa, OK 74101
DBA for Investment Advisory, Asset Management, Financial Planning
12/2006 to Present * Owner & Manager

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
09/2012 to Present * Investment Advisory Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2012 to Present * Registered Representative

FWC Wealth Advisors, LLP

7030 S. Yale Avenue Suite 300 * Tulsa, OK 74136
03/2005 to 03/2006 * Partner

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

LEE R. COSGROVE
104 Rue LaMothe * Slidell, LA 70461
(985)-290-9300

Additional information regarding Lee Cosgrove, born 1963, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ College of Financial Planning, Accredited Asset Management Specialist (AAMS® Designation), 2000
- ♦ FINRA Exams:
 - Series 7: General Securities Representative Exam, 1998
 - Series 63: Uniform Investment Advisors Law Exam, 2002
- ♦ Insurance License
 - Life, Health, Variable Annuity, Louisiana License # 186624

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433

Investment Advisory Services, Asset Management and Financial Planning

10/2012 to Present * Investment Advisory Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121

Broker/Dealer * Investment/Securities

10/2012 to Present * Registered Representative

Edward Jones

1776 Pleasant Plain Road * Fairfield, IA 52556

Broker/Dealer * Investment/Securities

04/2006 to 10/2010 * Financial Advisor

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck. For details regarding supervision, please see Supervision section in *Brochure* above.

LOWELL E. DEVER JR., CLU
104 Rivers Edge Court * Slidell, LA 70461-5714
(985) 718-4142

Additional information regarding Lowell Dever, born 1939, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Lehigh University, Bethlehem, PA B.S. Economics, 1956-1961
- ♦ Chartered Life Underwriter (CLU), 1985
- ♦ FINRA Exams:
 - Series 1: Registered Representative Examination, 1970
 - Series 63: Uniform Securities Agent State Law Examination, 1990
- ♦ State of Louisiana Insurance License, 1965
 - Life and Health
 - Variable Life and Annuity license exam

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
01/2012 to Present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2009 to Present * Registered Representative

Dever & Associates

104 Rivers Edge Court * Slidell, LA 70461
DBA for Non-Variable Insurance
1985 to Present * Insurance Producer

Mutual Service Corporation

West Palm Beach, FL 33401
Broker/Dealer * Investment/Securities
04/1995 to 09/2009 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

COLIN B. AULT
1055 Officers Row * Vancouver, WA 98661
(360) 694-2556

Additional information regarding Colin B. Ault, born 1985, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Washington State University, B.A., Marketing, 2007
- ♦ Clark College, Associates, 2005
- ♦ FINRA Exams:
 - Series 7: General Securities Representative Examination, 2008
 - Series 66: Uniform Combined State Law Examination, 2008

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management, Financial Planning
2/2013 to Present * Investment Advisor Representative

Threshold, Inc.

1055 Officers Row * Vancouver, WA 98661
Financial Planning & Asset Management
7/2009 to Present *

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
9/2009 to Present, Licensed Administrative Associate
2/2013 to Present * Registered Representative

Edward Jones

1245 JJ Kelley Memorial Dr. * St. Louis, MO 63131
Broker/Dealer * Investment/Securities
02/2008 to 09/2008 * Financial Advisor

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

JASON D. SPEARS, CEP
114 4th Street South * Columbus, MS 39701
(662)-329-9777

Additional information regarding Jason Spears, born 1979, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ◆ University of Mississippi, B.B.A., Managerial Finance, 2004
- ◆ Board of Directors of the National Institute of Certified Estate Planners, Certified Estate Planner (CEP), 2013
- ◆ FINRA Exams:
 - Series 7: General Securities Representative Exam, 2004
 - Series 63: Uniform Securities Agent State Law Exam, 2003
 - Series 6: Investment Company Products/Variable Contracts Rep Exam, 2003
 - Series 65: Uniform Investment Adviser Law Exam, 2013
- ◆ Insurance License, 2003
 - Life, Health, Variable Life, and Annuity, Mississippi # 302417 * Non-resident license, Alabama.

JDS Wealth Strategies

114 4th Street South * Columbus, MS 39701
DBA for Investment Advisory, Asset Management, Financial Planning
06/2010 to Present * Advisor & Owner

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
09/2012 to Present * Investment Advisory Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
09/2012 to Present * Registered Representative

Cambridge Investment Research, Inc.

1776 Pleasant Plain Road * Fairfield, IA 52556
08/2009 to 09/2012 * Registered Representative

Malachi Financial Group

111 Heritage Drive * Oxford, MS 38655
11/2002 to 06/2010 * Registered Representative, Insurance

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

ERIC C. DUBROC
72096 Ramos Avenue Suite D * Covington, LA 70433
(985) 807-7902

Additional information regarding Eric C. Dubroc, born 1965, pertaining to any disciplinary actions or outside business activities is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck.

EDUCATION AND BUSINESS BACKGROUND

- ♦ Southeastern Louisiana University, Hammond, LA, B.A. Economics & Marketing, 1988
- ♦ University of New Orleans, New Orleans, LA, 1985
- ♦ FINRA Exams:
 - Series 7: General Securities Representative Examination, 1988
 - Series 63: Uniform Securities Agent State Law Examination, 1988
 - Series 65: Uniform Investment Adviser Law Examination, 2012
- ♦ Insurance License, 1988
 - Life, Health, Variable Life, and Annuity, Louisiana License # 160152
 - Life, Health, Variable Life, and Annuity, Mississippi License # 10181004

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
12/2012 to Present * Investment Advisor Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
12/2012 to Present * Registered Representative

Hancock Investment Services, Inc.

2600 Citiplace Ct. * Baton Rouge, LA 70808
Broker/Dealer * Investment/Securities
04/2010 to 12/2012 * Registered Representative

Morgan Keegan & Co. Inc.

3 Sanctuary Blvd. Ste 102 * Mandeville, LA 70471
Broker/Dealer * Investment/Securities
05/1998 to 04/2010 * Registered Representative

First National Bank of Commerce / Marquis Investments

210 Baronne St. * New Orleans, LA
Broker/Dealer * Investment/Securities
06/1993 to 05/1998 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. In addition, please see the link above for disciplinary information regarding a settled complaint from nearly 10 years ago concerning the unintentional omission of periodic mutual fund purchases. For details regarding supervision, please see Supervision section in *Brochure* above.

CAMERON L. RAY, CPA, MBA
925 N. Washington Street * Tullahoma, TN 37388
(931)455-1380

Additional information regarding Cameron L. Ray, born 1974, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Jennings A. Jones School of Business, Middle Tennessee State University, Bachelors of Business Administration, Magna Cum Laude
- ♦ Jennings A. Jones School of Business, Middle Tennessee State University, Masters of Business Administration
- ♦ Certified Public Accountant (CPA)
- ♦ Member of the American Institute of Certified Public Accountants and Tennessee Society of CPA's
- ♦ FINRA Exams:
 - Series 7: General Securities Representative Examination, 2001
 - Series 66: Uniform Combined State Law Examination, 2001
- ♦ Insurance License, 2005
 - Life, Health, Variable Life, and Annuity, Tennessee License 838829

Ray & Gregory P.C. CPAs and Consultants

925 N. Washington St. * Tullahoma, TN 37388
CPA and Consulting Services
09/1997 to present * Partner

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
08/2012 to Present * Investment Advisory Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
08/2010 to Present * Registered Representative

Cetera Financial (formerly Genworth Financial)

200 North Sepulveda Boulevard * Suite 1200 El Segundo, CA 90245
Broker/Dealer * Investment/Securities
08/01 to 07/10 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.

JOSEPH P. ROMANO
14295 Hwy 21 S Suite D * Bogalusa, LA 70527
(985)-732-3314

Additional information regarding Joseph P. Romano, born 1956, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ The Way Bible Institute, 1996
- ♦ College of Financial Planning, Accredited Asset Management Specialist 2003
- ♦ College of Financial Planning, Chartered Retirement Planning Counselor 2007.
- ♦ Christian Studies Deep South Bible College, Associate Bible Exposition, 2012
- ♦ FINRA Exams:
 - Series 24: General Securities Principal Exam, 2012
 - Series 7: General Securities Representative Exam, 2003
 - Series 66: Uniform Combined State Law Exam, 2003
 - Series 63: Uniform Investment Advisors Law Exam, 2000
 - Series 6: Investment Company Products/Variable Contract Rep Exam, 2000
- ♦ Insurance License:
 - Life, Health, Variable Annuity, Louisiana License #181433

Romano Insurance & Investment Group

14295 Hwy. 21 Suite D * Bogalusa, LA 70527
DBA for Investment Advisory, Asset Management, Securities, Insurance, Financial Planning
11/2010 to Present * Owner & Manager

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
03/2014 to Present * Investment Advisory Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
11/2010 to Present * Registered Representative

Edward Jones

400 Georgia Avenue * Bogalusa, Louisiana 70427
12/2004 to 11/2010 * Registered Representative

A.G. Edwards & Sons, Inc.

1006 Washington Street * Franklinton, Louisiana 70438
01/2003 to 12/204 * Registered Representative

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA Brochure. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in Brochure above.

WILLIAM BAILEY CAVE
2410 Westgate Blvd., Ste. 108 * Albany, GA 31707
(229) 888-8308

Additional information regarding William Bailey Cave, born 1988, pertaining to any disciplinary actions or outside business activities, if applicable, is available on the SEC's website at www.adviserinfo.sec.gov or the FINRA Broker Check website www.finra.org/brokercheck

EDUCATION AND BUSINESS BACKGROUND

- ♦ Darton State College, Albany, GA, Associates of Science, December 2008
- ♦ Darton State College, Albany, GA, EMT-I Certification, May 2010
- ♦ FINRA Exams:
 - Series 7: General Securities Representative Examination, 2013
 - Series 66: Uniform Combined State Law Examination, 2014

Whiddon Wealth Management, LLC

2410 Westgate Blvd, Ste 108 * Albany, GA 31707
DBA for Investment and Asset Management Services
09/2012 to Present

Financial & Investment Management Advisors, Inc.

72096 Ramos Ave., Suite D * Covington, LA 70433
Investment Advisory Services, Asset Management and Financial Planning
02/2014 to Present * Investment Advisory Representative

LPL Financial, LLC

9785 Town Centre Drive * San Diego, CA 92121
Broker/Dealer * Investment/Securities
08/2013 to Present * Registered Representative

Musculoskeletal Associates

2311 Lake Park Dr * Albany, GA 31707
Billing and Insurance Specialist
01/2012 to 08/2012

Southwestern Emergency Physicians P.C.

1913 Palmyra Rd. * Albany, GA 31701
Billing Manager
03/2010 to 12/2011

Shutters Plus Inc.

418 N. Cleveland St. * Albany, GA 31701
Team Supervisor & Sales and Manufacturing Manager
08/2006 to 03/2010

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No such information is applicable here.

The above business associations do not provide any additional compensation other than as described in the FIMA *Brochure*. For any Outside Business Activities, see the IAR's report at www.finra.org/brokercheck or please contact FIMA for a printed report. For details regarding supervision, please see Supervision section in *Brochure* above.