

BROCHURE SUPPLEMENT

March 2014

This brochure supplement provides information about Barry Raymond Dick. that supplements the First Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Lewis W Burge, Jr. if you did not receive the First Financial Advisors, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Barry Raymond Dick, is available on the SEC's website at www.adviserinfo.sec.gov.

Barry Raymond Dick
First Financial Advisors, LLC
461 Main Street
Tewksbury MA 01876
Phone: (978) 851-4411

Educational Background and Business Experience

Date of Birth: January 1967

Education:
Nichols College, Bachelor's Degree-BA Finance 1989

Business Experience:
First Financial Advisors, LLC: April 2007 to present; Investment Advisor Representative,
Merrimack Financial Services, Inc.: President/Treasurer/Clerk, February 2002 to present

Disciplinary Information

Barry Raymond Dick has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Dick spends a large amount of time on activities as the President of Merrimack Financial Services, Inc., which is an independently licensed insurance agency that provides life, home, auto and business insurance.

Mr. Dick is also independently licensed as an insurance agent through Merrimack Financial Services, Inc., and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Merrimack Financial Services, Inc., or Mr. Dick and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance

agent selected, the insurance agent or agency will receive normal commissions from the sale. These activities are conducted during normal securities trading hours.

Additional Compensation

Barry Raymond Dick is actively involved in seeking and serving new clients for Merrimack Financial Services, Inc. He receives compensation for the educational workshops and training he provides.

Certain product sponsors may provide Mr. Dick with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

First Financial Advisors, LLC and Barry R. Dick endeavor at all times to put the interest of its clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Dick's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

Supervision

Lewis W. Burge, Jr. is the Chief Compliance Officer of First Financial Advisors, LLC. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Barry Raymond Dick. He can be contacted at (904) 940-9555.

Requirements for State-Registered Advisers

Barry Raymond Dick has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages in excess of \$2,500. He has not been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding. Additionally, he has not been the subject of a bankruptcy petition.