

BROCHURE SUPPLEMENT

March 2014

This brochure supplement provides information about Mark Randall Stern 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 Mark Randall Stern is available on the SEC's website at www.adviserinfo.sec.gov.

Mark Randall Stern
First Financial Advisors, LLC
1323 117th Drive SE
Lake Stevens, WA 98258
Phone: (206) 261-7872

Educational Background and Business Experience

Date of Birth: March 1952

Education:

University of California-Santa Barbara-BA Mechanical Engineering 1982

Business Experience:

First Financial Advisors, Investment Advisor Representative, September 2011 to present.

Stern Financial Group: President/Insurance Agent, September 2007 to present

Disciplinary Information

Mark Randall Stern 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. Stern spends a large amount of time on activities as an officer of Stern Financial Group, LLC.

Mr. Stern is also independently licensed as an insurance agent through Stern Financial Group, LLC 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 Stern Financial Group, LLC or Mr. Stern 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

Mark Randall Stern is actively involved in seeking and serving new clients for Stern Financial Group, LLC. He receives compensation for the educational workshops he provides.

Certain product sponsors may provide Mr. Stern 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 Mark Randall Stern 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. Stern'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 Mark R. Stern. He can be contacted at (904) 940-9555.

Requirements for State-Registered Advisers

Mark R. Stern 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.