

**FutureMoney RIA, LLC**  
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Suite 502 Manchester, NH 03101  
[futuremoney.co](http://futuremoney.co)

**Part 2A of Form ADV**  
**Program Brochure**  
January 26, 2024

**Item 1. Cover Page**

This program brochure (“Brochure”) provides information about the qualifications and business practices of FutureMoney RIA, LLC (“FutureMoney RIA” or “we” or “us”), an investment adviser registered with the United States Securities and Exchange Commission (the “SEC”). Registration does not imply a certain level of skill or training but only indicates that FutureMoney RIA has registered its business with state and federal regulatory authorities, including the SEC. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

If you have any questions about the contents of this Brochure, please contact us at [support@futuremoney.co](mailto:support@futuremoney.co). Additional information about FutureMoney RIA is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and on [www.futuremoney.co](http://www.futuremoney.co)

**Item 2. Material Changes**

This is the initial registration filing, and as such, there are no material changes from any prior filing, as there have been no prior filings.

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#### **Item 4. Advisory Business**

FutureMoney RIA, LLC. (hereinafter “FutureMoney RIA,” “we,” “us,” “our” or the “Firm”) is organized as a New Hampshire limited liability company with a principal place of business in Manchester, NH. FutureMoney is principally owned by Future Money Inc. which is led by Philip Barrar, CEO. The FutureMoney mobile app was created primarily to give parents a new tax-advantaged way to build generational wealth for their children.

FutureMoney RIA only offers investment services and advice to retail investors. As part of such services, we offer you the ability to invest in the following types of investment accounts:

1. Taxable investment accounts (“General Investing”)
2. Roth Individual Retirement Accounts (“Roth IRA”)
3. Traditional Individual Retirement Accounts (“Traditional IRA”)
4. 529 education savings plan (“529 Plan”)
5. Tax-free investing account for the benefit of minors - a 529 education savings plan with intent to roll over into a Roth IRA in beneficiary’s name (“Junior Roth IRA™”)

Future Money Inc. provides an interactive app-based personal financial management and visualization platform to its users, who can use the platform to access investment advisory services and become our clients.

#### **Investment Services**

We offer discretionary investment advisory services, which allows us to make trades in client accounts on their behalf, so that we may promptly implement the investment plan that we created for clients and make ongoing changes as we believe appropriate. Those changes may include periodic rebalancing of asset classes when one or more asset classes have significantly increased or decreased in value. However, due to differences in how exchange traded funds and mutual funds are traded and settled, there may be additional transition time or transactions needed to implement the portfolio best suited for the client's goal.

#### **Limitations of 529 education savings plan and Junior Roth IRA™**

The 529 education savings plans used by FutureMoney RIA may not be the least expensive option available for a 529 plan. Clients may be forgoing tax benefits by using the plan as opposed to a 529 plan in their home state. Clients should therefore consider carefully whether our 529 plan is the best option for their financial situation, and potentially consult with a tax professional to consider all of the impacts and best course of action.

The Junior Roth IRA™ uses a 529 plan in its early years, prior to rolling over into a Roth IRA in the name of the beneficiary, within the allowable limits and criteria established by the Secure Act 2.0. The statements above regarding the 529 therefore apply equally to the Junior Roth IRA™. Rather than being a specific account type, the Junior Roth IRA™ is a term that Future Money Inc. has trademarked to describe a program that aims to grow assets in a 529 plan and roll them over into a Roth IRA in the name of the beneficiary.

## **Program Description**

FutureMoney RIA collects information about a client's age, family, financial condition, employment status, investment goals/objectives, time horizon, and risk tolerance exclusively through an interactive app. Clients then set up instructions for recurring weekly deposits into their account(s). Based on that information, current account balance, and a projected rate of return, clients are then able to see approximately what level of assets they and/or their children would be on track to achieve. The ability to modify the projected rate of return in this application is provided to allow clients to simulate various financial outcomes for informational purposes only. It is important to note that altering the projected rate of return in the application does not impact the actual rate of return, which is subject to market conditions. The projected rates of return are hypothetical and should be regarded solely for informational purposes. They do not represent a promise or guarantee of future returns.

Clients should consult with tax or financial advisors if there are additional personal circumstances that are not captured by the FutureMoney app. While the data used in financial models is believed to be reliable, FutureMoney cannot ensure the accuracy or completeness of data provided by third parties or clients.

Once an individual has opened an account, an algorithm selects a suitable investment model for the client's portfolio based on the client's investment objectives and financial profile.

Our software will monitor clients' accounts portfolio on an ongoing basis and periodically rebalance as required by changes in market conditions, additions, or withdrawals in the client account and or a change in client's financial circumstances.

## **Types of Advisory Services and Investment Strategy**

Future Money Inc. provides an interactive app-based personal financial management and visualization platform to consumers.

A client may update his or her risk profile at any time by updating the risk responses accessible through a client's account in the app. Client assets are used to purchase the securities that align to the client's corresponding target asset allocation within the recommended portfolio or client selected portfolio.

Investment services provided by FutureMoney RIA and its sub advisory partner are designed to encourage higher rates of saving and investing in non-retirement and retirement accounts. At user onboarding, individual clients undergo a financial situation review and risk assessment.

Clients have the option to additionally create individual investment goals with unique time horizons, risk tolerance, and liquidity needs that lead to the programmatic curation of a custom investment portfolio for each goal. For all investment portfolios, clients may choose to override the algorithm-based portfolios.

As of January 22, 2024 we manage \$0 on a discretionary basis and \$0 on a non-discretionary basis, as this is our initial filing for registration as an Investment Adviser.

## **Item 5. Fees, and Compensation**

### **Advisory Fees**

Our clients pay a combination of:

- a) Subscription Fee of \$48 billed annually after a 30-day free trial
- b) Management Fee between 0% - 1% on the amount of Assets under Management ("AUM") in your account, depending on a variety of factors. You will find the exact fee in your Investment Management Agreement.

The Subscription Fee is charged by Future Money Inc. to the client's bank account or credit card on file. The Subscription Fee provides access to the personal financial management tools and financial educational tools and is collected by Future Money Inc.

The Management Fee is collected by FutureMoney RIA, and is deducted from the assets in the investment account(s) monthly or quarterly - you will find the frequency and description of the calculation in your Investment Management Agreement. We reserve the right to waive or modify the Subscription Fee and/or Management Fee for any client, at our sole discretion. The fees are not negotiable. We aim to leverage technology and scale to remain competitive on our fees.

As a general matter, the more money you invest with us the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

### **Other Types of Fees or Expenses**

The Firm is responsible for and shall pay, or cause to be paid, all of their own ordinary administrative and overhead expenses, including, without limitation, all costs and expenses related to rent, furniture, fixtures, equipment, office supplies, clerical expenses and all salaries, bonuses and benefits paid to, or on behalf of, personnel of the Firm.

FutureMoney RIA may charge additional fees to Clients for specifically requested services or irregular occurrences that are not included in the fees listed above. All such fees are outlined in the Investment Management Agreement.

Neither the Firm nor its employees accept compensation, including sales charges or service fees, from any person for the sale of securities or other investment products. Clients should be aware that their portfolios may be constructed with ETFs and/or mutual funds that negatively impact client performance, even though neither Future Money Inc. nor FutureMoney RIA participate in earning any revenue from those inherent costs.

## **Item 6. Performance-Based Fees and Side-By-Side Management**

We do not accept performance-based fees – that is, fees based on a share of capital gains on or capital appreciation of the assets of a client. Furthermore, we do not manage both accounts that are charged a performance-based fee and accounts that are charged another type of fee, such as an hourly or flat fee or an asset-based fee.

## **Item 7. Types of Clients**

FutureMoney RIA is an internet-only advisory firm that uses a software-first approach primarily to support individuals in investing in a tax-advantaged way for their kids.

Each of our investment advisory clients must:

1. Be a natural person who is a legal United States Resident
2. Maintain and link a verified funding source with a United States bank or financial institution to their FutureMoney Account
3. Pass identify verification protocols
4. Make attestations that they are not a politically exposed person (“PEP”), head of an international organization (“HIO”), insider of a publicly traded company, nor are there any other reasons preventing them from being allowed to hold an investment account in the United States.

The minimum account size is:

- \$250 for 529 education saving plans
  - Under certain conditions, the initial purchase minimum of \$250 may be waived
- \$250 for Junior Roth IRA™ accounts
  - Under certain conditions, the initial purchase minimum of \$250 may be waived
- \$1 for all other accounts

## **Item 8. Method of Analysis, Investment Strategies and Risk of Loss**

FutureMoney RIA provides investment services over the internet through a mobile app, or other online devices. Rather than in-person investment services, these automated investment solutions are customized to each client and based on individual characteristics, such as the client's age, risk tolerance, income, and current assets, among others. Clients are encouraged to update their account with any change in their objectives, risk tolerance, or other pertinent information, as that information factors into the algorithmic based portfolio introductions.

The descriptions set forth in this Brochure of specific advisory services that we offer to clients should not be understood to limit in any way our activities. We may offer any advisory services, engage in any investment strategy and make any investment, including any not described in this Brochure, that we consider appropriate. The investment strategies we pursue are speculative and entail substantial risks. Clients should be prepared to bear a substantial loss of capital. There can be no assurance that the investment objectives of any client will be achieved.

### **Risk Management**

The firm focuses on diversification, limited exposure, position sizing, and management to mitigate risk on posted trade services, and for general portfolio guidelines. FutureMoney RIA collects information about a client's investment time horizon, and risk preferences.

### **Risk of Loss**

Investing in securities involves risk of loss that clients should be prepared to bear. All investment programs have certain risks that are borne by the client. The investment approach constantly keeps the risk of loss in mind. Clients face the following investment risks:

**Market Risk:** The risk that the price of a security, bond, or Fund may change in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors, independent of a security's particular underlying circumstances. For example, political, economic, and social conditions may trigger market events.

**Advisory Risk:** Clients who choose to implement our investment services are not guaranteed investment performance. There is no guarantee that our services will be successful. Further, FutureMoney RIA, through our sub-advisor, recommends stock, bond and money market investment portfolios. While the third-party sub-advisor partner has been vetted, there can be no assurance that services generated will be profitable.

**Software Risk:** Our services are delivered entirely through software. While all software is tested and vetted before implementation, the software may not always perform as intended, especially in unusual circumstances. Internet outages, third party hacks, malware, and other events may impact our software and related services. FutureMoney RIA has continuous monitoring, detection, and correction protocols to mitigate but not eliminate this risk. In addition, FutureMoney RIA uses a third-party's software for



investment portfolio recommendations and this exposes FutureMoney RIA to third-party software risk.

**Security Selection Risk:** The risk that individual securities may decline in value due to negative news or fundamental developments specific to the issuer. The rationale for selecting the security either may not be correct or the market may not recognize the value.

**Stock Investments:** Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Different parts of the market can react differently to these developments. In addition, stock investments are subject to risk related to market capitalization as well as company-specific risk.

**ETF Risks:** Shares of an ETF may trade on an exchange at prices at, above, or below their most recent NAV. The NAV represents the value of each share's portion of the ETF's underlying assets and cash at the end of the trading day. The per-share NAV of an ETF is calculated at the end of each business day. The trading prices of an ETF's shares fluctuate continuously throughout the trading day based on market supply and demand, which may not correlate to NAV. The trading prices of an ETF's shares may differ significantly from NAV during periods of market volatility, which may, among other factors, lead to the ETF's shares trading at a premium or discount to NAV. Investment policies, management fees and other information can be found in the individual ETF's prospectus. Please read the prospectus carefully before you invest. Clients should consider the investment objectives, risks, charges and expenses of each ETF carefully before investing. This and other information are contained in each ETF's prospectus, which may be obtained by visiting the ETF sponsor's website. Please read each prospectus carefully before you invest.

**Volatility Risk:** Our investment services rely upon historical securities data; past performance is no guarantee of future results and any historical returns, expected returns, or probability projections may not reflect actual future performance.

**Tax and Regulatory Risk:** Performance of investments may be impacted by government legislation or regulation including, changes in securities trading regulation, changes in the tax code, changes in tax reporting, and changes in income characterization. Clients will have tax risk exposure if there are future changes in taxation legislation that impact their net returns.

**Liquidity Risk:** The risk that a client will be unable to buy or sell a security at a reasonable price at a certain point in time. This may occur if there is a limited quantity available or only a few market makers willing to trade. For example, U.S. Treasuries are quite liquid, while an equity security subject to a regulatory halt would be illiquid.

**Inflation Risk:** The risk that the value of a dollar will not be worth as much as anticipated. That is, inflation will be higher than expected.

## **Item 9. Disciplinary Information**

There are no legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management.

## **Item 10. Other Financial Industry Activities and Affiliations**

Neither the Firm nor any of its management persons are registered, and do not have an application pending for registration, as a broker-dealer, broker-dealer representative, futures commission merchant, commodity pool operator, commodity pool trading adviser, or an associated person of the foregoing entities.

## **Item 11. Code of Ethics, Participation or Interest in Client Transaction and Personal Trading**

We maintain a Code of Ethics that requires employees to conduct themselves in a highly ethical manner. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect the interests of our clients and demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing. All employees are expected to adhere strictly to the Code of Ethics and report any violations. Additionally, our employees are strictly prohibited from using material, non-public information relating to our clients, their account holdings, or any recommendation or pending transaction for a client.

FutureMoney RIA employees are permitted to purchase or sell securities for themselves in their personal investment accounts that may also be recommended to clients. In addition, our employees may have an interest in securities that may also be purchased in client accounts. The potential for conflicts of interest is that our employees could have an incentive to recommend a security to clients for their own gain. This conflict is mitigated through our strong compliance culture, its rigorous compliance policies and procedures and its surveillance activities, as well as the automated nature of its trading strategies. Moreover, the Code of Ethics and other FutureMoney RIA policies are designed to ensure that our employees never place their personal interests ahead of FutureMoney clients in an attempt to benefit themselves or another party. The Code of Ethics and other FutureMoney RIA policies impose sanctions if these requirements are violated.

FutureMoney's Code of Ethics is available free upon request to any client or prospective client by emailing [support@futuremoney.co](mailto:support@futuremoney.co).

## **Item 12. Brokerage Practices**

FutureMoney RIA does not have any affiliation with any Broker-Dealer. Specific custodian recommendations are made to clients based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

### **Research and Other Soft-Dollar Benefits**

We currently do not receive soft dollar benefits.

### **Brokerage for Client Referrals**

We receive no referrals from any broker-dealer or third party in exchange for using that broker-dealer or third party.

### **Directed Brokerage**

We do not accept requests for directed brokerage arrangements from clients.

### **Aggregating Trading for Multiple Client Accounts**

We place aggregated orders involving multiple client accounts trading in the same securities at approximately the same time when it is in the best interest for all clients involved in the transaction and it is operationally feasible to do so. Each client that participates in an aggregated transaction will participate at the average share price for transactions in the aggregated order.

## **Item 13. Review of Accounts**

Client accounts are reviewed on a quarterly basis by David Fortin, CCO. Accounts are reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

FutureMoney RIA does not produce any reports for clients outside of those produced by the custodian.

## **Item 14. Client Referrals and Other Compensation**

We do not receive economic benefits from non-clients for providing investment advice and other advisory services. Neither we, nor any of our related persons, directly or indirectly, compensate any person who is not a supervised person for client referrals. Individuals who become clients as a result of our various referral programs acknowledge in our client agreement that they have reviewed, read, and understood FutureMoney RIA, LLC's disclosures and Form ADV.

### **Promotions**

FutureMoney RIA, LLC and/or its parent company Future Money Inc. have periodic promotions for technology products, fee waivers on management fees, or reduced management fees. Client referrals, or other referral arrangements as outlined below may, from time to time, be combined with promotional offers. Any combination of benefit and promotional items will not result in a Client paying a higher advisory fee. We will disclose the terms of the promotional offers to Clients at the time of the offer.

### **Referrals**

FutureMoney RIA, LLC and/or its parent company Future Money Inc. may offer free subscription months for existing clients who refer new clients. From time to time, Future Money Inc., may also offer other incentives for client referrals. Future Money Inc. will disclose the details of those incentives to existing and referred Clients at the time of the offer. Prospective clients that are referred by existing Clients should be aware that the referring Client will receive an economic benefit for making the referral. The free advisory Services awarded or any other incentive provided does not increase the fees or costs for the referring or referred Client. Referral arrangements create an incentive for third parties and existing Clients to recommend FutureMoney RIA over other similar advisers which may have lower fees.

### **Affiliate Marketing Program**

FutureMoney RIA, LLC and/or its parent company Future Money Inc. may offer an affiliate marketing program for web-based authors, social media influencers, companies and individuals, and participates in co-registration agreements, where the participants ("affiliate" or "affiliates") are compensated for each person who uses the affiliates' webpages to become users of the FutureMoney app. These affiliates may be eligible for compensation even if the referred person does not become an advisory client. As a result of these arrangements, affiliates will financially benefit from referring users to FutureMoney RIA, LLC. This creates a conflict of interest and incentivizes affiliates to present content favorable to FutureMoney RIA because of the compensation structure of the affiliate marketing program.

### **Other Referral Arrangements**

FutureMoney RIA, LLC and/or its parent company Future Money Inc. enter into referral agreements with third parties who refer prospective clients to FutureMoney RIA ("Referrer" or "Referrers") under which Referrers may receive compensation for each

individual who creates a FutureMoney RIA financial profile. Individuals referred by Referrers may also be given a promotional offer for a waiver on management fees or a waiver on subscription fees for a given time period.

**Testimonials and Endorsements**

FutureMoney RIA, LLC and/or its parent company Future Money Inc. enter into agreements with clients and non-client Third Parties ("Promoters") to provide testimonials or endorsements of our Advisory Services. Any advertisement that displays a testimonial or endorsement provided by a promoter will disclose clearly and prominently whether the Promoter i) is a Client of FutureMoney RIA, LLC, ii) is paid or unpaid, and iii) creates any other material conflict of interest. If the promoter is paid, FutureMoney RIA, LLC confirms that the Promoter is not disqualified under Federal Securities Laws and discloses the compensation.

**Item 15. Custody**

FutureMoney RIA does not accept custody of client funds. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains the client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

**Item 16. Investment Discretion**

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute an Investment Management Agreement, which will grant our firm discretion over the account.

**Item 17. Voting Client Securities**

FutureMoney RIA will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

**Item 18. Financial Information**

We do not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance; therefore, we are not required to provide a balance sheet. We have not been the subject of a bankruptcy petition at any time during the past ten years, and we do not have any financial circumstances that would impair our ability to meet our contractual responsibilities to our clients.

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This Brochure Supplement provides information about certain FutureMoney RIA employees listed below that supplements the Brochure you received above. If you have any questions about the contents of this brochure, please contact us at [support@futuremoney.co](mailto:support@futuremoney.co). Additional information about FutureMoney RIA is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Investment team:**

David Fortin, born 1988

Chief Compliance Officer (CCO) & Investment Adviser Representative (IAR)

**Education**

2012	BCom	McGill University
2016	CFA charter	CFA Institute

**Business Background**

2012 - 2014	Tactex Asset Management Inc.	Financial Analyst
2014 - 2016	Tactex Asset Management Inc.	Associate Portfolio Manager
2016 - 2023	Tactex Asset Management Inc.	Portfolio Manager
2015 - 2021	Tactex Asset Management Inc.	Chief Operating Officer
2017 - 2021	Tactex Asset Management Inc.	Chief Compliance Officer
2021 - 2023	Mogo Asset Management Inc.	Chief Executive Officer
2021 - 2023	MogoTrade Inc.	Chief Executive Officer
2023 - present	FutureMoney RIA, LLC	Chief Compliance Officer
2023 - present	Future Money Inc.	Chief Operating Officer

**Disciplinary Information**

None

**Other Business Activity**

None

**Additional Compensation**

None - Mr. Fortin does not receive economic benefit for providing advisory services to anyone who is not a client.

**Supervision**

Mr. Fortin is supervised by Philip Barrar, CEO of FutureMoney RIA, LCC parent company, Future Money Inc. who can be reached at [phil@futuremoney.co](mailto:phil@futuremoney.co) or 603-812-0108.