

This brochure supplement provides information about Joseph Anthony Zielinski Jr. that supplements the Money Management Financial Services LLC dba Bluefin Financial brochure. You should have received a copy of that brochure. Please contact Joseph Anthony Zielinski Jr. if you did not receive Money Management Financial Services LLC dba Bluefin Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Anthony Zielinski Jr. is also available on the SEC's website at www.adviserinfo.sec.gov.

Money Management Financial Services LLC dba Bluefin Financial

Form ADV Part 2B – Individual Disclosure Brochure

for

Joseph Anthony Zielinski Jr.

Personal CRD Number: 2998331

Investment Adviser Representative

Money Management Financial Services LLC dba Bluefin Financial
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UPDATED: 03/02/2018

Item 2: Educational Background and Business Experience

Name: Joseph Anthony Zielinski Jr. **Born:** 1965

Educational Background and Professional Designations:

Education:

BS Accounting, University of Delaware - 1987

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“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.

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 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:

- i. 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
- ii. 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.

Business Background:

07/2017 - Present Member, Investment Advisor Representative
Money Management Financial Services LLC
dba Bluefin Financial

05/2003 – 11/2017 Registered Representative
Securities America Inc.

06/2003 – 11/2017 Investment Advisor Representative
Securities America Advisors, Inc.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Joseph Anthony Zielinski Jr. is an certified public accountant. From time to time, he will offer clients advice or products from this activity. Money Management Financial Services LLC dba Bluefin Financial always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Money Management Financial Services LLC dba Bluefin Financial in their capacity as an accountant.

Joseph Anthony Zielinski Jr. is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a

commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Money Management Financial Services LLC dba Bluefin Financial always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Money Management Financial Services LLC dba Bluefin Financial in their capacity as a licensed insurance agent.

Item 5: Additional Compensation

Joseph Anthony Zielinski Jr. does not receive any economic benefit from any person, company, or organization, other than Money Management Financial Services LLC dba Bluefin Financial in exchange for providing clients advisory services through Money Management Financial Services LLC dba Bluefin Financial.

Item 6: Supervision

As a representative of Money Management Financial Services LLC dba Bluefin Financial, Joseph Anthony Zielinski Jr. is supervised by Michael A Zielinski, the firm's Chief Compliance Officer. Michael A Zielinski is responsible for ensuring that Joseph Anthony Zielinski Jr. adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Michael A Zielinski is (856) 795-9998.