



FINANCIAL FIDUCIARIES

SMART FINANCIAL DECISIONS

Part 2A of Form ADV, Appendix 1
Firm Wrap Fee Brochure

501 N 3rd Street
Wausau, WI 54403

phone: 715-848-8110

website: www.financialfiduciariesllc.com

March 23, 2020

This brochure provides information about the qualifications and business practices of Financial Fiduciaries, LLC. If you have any questions about the contents of this brochure, please contact us at ggeiger@yourfiduciaries.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Financial Fiduciaries is a Registered Investment Adviser. Registration as an Investment Adviser with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Additional information about Financial Fiduciaries is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a IARD number. The IARD number for Financial Fiduciaries is 153645.

ITEM 2 – Material Changes

This section of the Brochure will address only those “material changes” that have been incorporated since our last delivery or posting of this document on the SEC’s public disclosure website (IAPD) www.adviserinfo.sec.gov. This is our initial filing of this brochure.

Since our last Annual Updating Amendment filed on March 18, 2019, we have no material changes to our Disclosure Brochure:

Please contact Financial Fiduciaries if you have any further questions concerning this matter.

If you would like another copy of this Brochure, please download it from the SEC Website as indicated above or you may contact our Chief Compliance Officer, Gregory L. Geiger, 715-848-8110 or ggeiger@yourfiduciaries.com.

We encourage you to read this document in its entirety.

ITEM 3 – Table of Contents

ITEM 1 – Cover Page.....	1
ITEM 2 – Material Changes.....	2
ITEM 3 – Table of Contents	3
ITEM 4 – Services, Fees & Compensation.....	4
ITEM 5 – Account Requirements & Types of Clients	5
ITEM 6 – Portfolio Manager Selection & Evaluation.....	5
ITEM 7 – Client Information Provided to Portfolio Manager(s)	5
ITEM 8 – Client Contact with Portfolio Manager(s)	5
ITEM 9 – Additional Information	5

ITEM 4 – Services, Fees & Compensation

Wrap Fee Program

We offer private wealth clients a wrap fee program as described in this Wrap Fee Program Brochure. The Wrap Fee Program provides clients with the ability to trade in certain investment products without incurring separate brokerage commissions or transaction charges. A wrap fee program is generally considered any arrangement under which clients receive investment advisory services and the execution of client transactions for a specified fee or fees not based upon transactions in their accounts. Prior to receiving services through the Program, clients are required to enter into a written agreement with our firm setting forth the relevant terms and conditions of the investment advisory relationship (the “Agreement”).

Under our wrap program, participating clients will receive investment advisory services, the execution of securities brokerage transactions, custody and reporting services for a single specified fee. Participation in a wrap program may cost the client more or less than purchasing such services separately. Because wrap program transaction fees and/or commissions are being paid by Financial Fiduciaries to the account custodian, we could have an economic incentive to minimize the number of trades in the client's account. We do not charge our clients higher advisory fees based on their trading activity, but you should be aware that we may have an incentive to limit our trading activities in your account(s) because we incur the fees for executed trades. This creates a conflict of interest. We recognize the fiduciary responsibility to place your interests first and have established policies in this regard to avoid any potential conflict of interest a wrap fee arrangement may create.

For further information on the Advisory Services offered by FF, please see Item 4 of our Firm Brochure under the heading “Description of Advisory Services Offered”.

Methods of Compensation

Our Firm's compensation consists entirely and only of a fee we charge for providing comprehensive wealth management services to you.

For further information on our Fee Schedule and how fees are calculated, charged and paid, please see Item 5 of our Firm Brochure under the heading “Fees and Compensation”.

Other Types of Fees & Expenses

The fees charged by FF to clients does not include charges imposed directly by a mutual fund or ETF for fund management, administrative and marketing fees and expense, embedded ETF fees, mark-ups and mark-downs, wire transfer fees, fees for trades executed away from custodian, taxes on brokerage accounts and securities transactions, regulatory surcharges, custodian fees such as account termination, IRA annual and maintenance fees and other non-commission / transaction based administrative fees. These fees in connection with an exchange-traded fund or mutual fund investment in your account are disclosed in the respective fund's prospectus and are not included within the wrap-fee you are charged by our firm. Neither our Firm nor its supervised persons accept compensation for the sale of securities or other investment products. Further, our firm does not share in any of these additional fees and expenses outlined above.

ITEM 5 – Account Requirements & Types of Clients

For information on this item, please refer to item 7 in our Firm Brochure under the heading “Types of Clients”.

ITEM 6 – Portfolio Manager Selection & Evaluation

Advisory Business

All Wrap Program client portfolios are managed by FF on an individualized basis according to the client’s investment objectives, financial goals, risk tolerance and other factors it deems appropriate. FF retains, at its own expense, such other subadvisors or information providers as it in its sole discretion determines to assist it with its portfolio management responsibilities. Each client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would entail in managing the account.

Performance-Based Fees & Side-By-Side Management

For information on this item, please refer to Item 6 in our Firm Brochure under the heading “Performance Based Fees and Side-by-Side Management”.

Methods of Analysis, Investment Strategies & Risk of Loss

For further information on this item, please refer to Item 8 in our Firm Brochure under the heading “Methods of Analysis, Investment Strategies and Risk of Loss”.

Voting Client Securities

For further information on this item, please refer to Item 17 in our Firm Brochure under the heading “Voting Client Securities”.

ITEM 7 – Client Information Provided to Portfolio Manager(s)

For further information on this item, please refer to Item 4 in our Firm Brochure under the heading “Discretionary Asset Management Services”.

ITEM 8 – Client Contact with Portfolio Manager(s)

For further information on this item, please refer to Item 4 in our Firm Brochure under the heading “Discretionary Asset Management Services”.

ITEM 9 – Additional Information

Disciplinary Information

For further information on this item, please refer to Item 9 in our Firm Brochure under the heading “Disciplinary Information”.

Financial Industry Activities & Affiliations

For further information on this item, please refer to item 10 in our Firm Brochure under the heading “Other Financial Industry Activities and Affiliations”.

Brokerage Practices

For more information on this item, please refer to Item 12 in our Firm Brochure under the heading “Brokerage Practices”. The custody of all accounts participating in the Wrap Fee Program described here is maintained at Schwab.

Aggregation and Allocation of Transactions

For more information on this item, please refer to Item 12 in our Firm Brochure under the heading “Aggregation and Allocation of Transactions”.

Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

For more information on this item, please refer to Item 11 in our Firm Brochure under the heading “Code of Ethics, Participation or Interest in Client Transactions and Personal Trading”.

Review of Accounts

For further information on this item, please refer to Item 13 in our Firm Brochure under the heading “Review of Accounts”.

Client Referrals & Other Compensation

For more information on this item, please refer to Item 14 in our Firm Brochure under the heading “Client Referrals and Other Compensation”.

Soft Dollars

For more information on this item, please refer to Item 12 in our Firm Brochure under the heading “Soft Dollar Arrangements”.

Client-Directed Brokerage

For further information on this item, please refer to Item 12 in our Firm Brochure under the heading “Client-Directed Brokerage”.

Financial Information

For more information on this item, please refer to Item 18 in our Firm Brochure under the heading “Financial Information”.
