

Firm Brochure for
(Part 2 of Form ADV)

John Fiege, LLC

Doing business as **Financial Solutions**

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This brochure provides information about the qualifications and business practices of Financial Solutions. If you have any questions about the contents of this brochure, please contact us at: 757-302-6131, or by e-mail at: john@johnfiege.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.

Registration as an investment advisor does not imply a certain level of skill or training. Additional information about Financial Solutions is available on the SEC's website at www.adviserinfo.sec.gov

March 23, 2016

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

The office at 34 Market Street in the North Street Playhouse in downtown Onancock opened for client meetings in late 2015. We continue to maintain a home office with some records at 50 Ames Street, Onancock. Mail may be sent to PO Box 277 OR 50 Ames St., Onancock, VA 23417. PO Box 277 is preferred.

Dollar amounts of assets under management (AUM) and numbers of clients have been updated.

Full Brochure Available

Whenever you would like to receive a complete copy of our firm brochure, please contact us by telephone at 757-302-6131 or by e-mail at john@johnfiege.com.

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Advisory Business

Firm Description

Financial Solutions was founded in 2003. It was reorganized as a limited liability corporation in June 2014.

Financial Solutions provides personalized, confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Financial Solutions is strictly a fee-only financial planning and investment management firm. The firm does not sell any products for commissions. The firm is not affiliated with entities that sell financial products or securities. The firm does not accept commissions or finder's fees in any form.

The firm provides investment advice as an integral part of financial planning. The client has the authority to determine what specific securities are to be bought or sold and to determine the quantity of securities bought within the actual portfolio. In accounts where Financial Solutions has discretionary authority, investments will be made in accordance with the client's best interests and in line with the client's overall risk tolerance.

The firm does not act as a custodian of client assets. The client always maintains asset control. Financial Solutions places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of written meeting notes with action steps. The planner will periodically review the account and notify the client of specific courses of action that need to be taken. Reviews that don't suggest action steps may not be communicated to the client.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

Up to the first hour of the initial meeting, which may be by telephone, is free of charge as an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client. Once the client is ready to move forward and receive specific advice, charges will begin.

Principal Owners

John W. Fiege is the sole owner of Financial Solutions.

Types of Advisory Services

Financial Solutions provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations; issues special reports about securities; and issues charts, graphs, formulas, or other devices which clients may use to evaluate securities.

On more than an occasional basis, Financial Solutions furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

Financial Solutions does NOT provide a timing service.

As of March 15, 2016, Financial Solutions manages or provides advice on approximately \$21,809,014 in total assets, with \$14,600,000 in TD Ameritrade assets for approximately 79 individual clients (not households), including six family members, and another \$7,209,000 via retirement plans and clients' other custodians for approximately 27 individual clients, most of whom also have TDA accounts. Many clients have more than one custodian. Approximately \$21,024,334 is managed on a discretionary basis, and about \$784,680 is managed on a non-discretionary basis. Non-managed accounts for clients who have hourly agreements are only reviewed on request.

Tailored Relationships

The goals and objectives for each client are documented in our meeting notes and forms. A generalized investment plan is discussed with clients, who may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned to another planner without client consent.

Types of Agreements

Financial Solutions offers three types of agreements: an assets-under-management (AUM) retainer agreement, a flat-fee annual retainer agreement usually for those who do not have assets under management, and an hourly agreement for those who need a limited scope of advice and/or have no assets under management. The initial annual retainer often becomes a continuing annual agreement.

Assets-Under-Management (AUM) Retainer Agreement

Financial Solutions manages assets and provides in-depth advice. Realistic and measurable goals for asset allocation and investment choices are set and

strategies to meet these goals are defined. As goals and objectives change over time, investment suggestions are made and implemented on an ongoing basis. Managed accounts receive regular transactional reporting on TDA custodial accounts and periodic rebalancing and occasional snapshot reports on all accounts.

The fee for the AUM is based on a percentage of the investable assets and is provided to the client in writing prior to the start of the relationship. The AUM fee schedule depends also upon the complexity of the client's needs.

Normal Complexity

1% on the first \$750,000 Minimum Annual Fee of \$1500
.8% on the next \$750,000 (from \$750,001 to \$1.5 Million)
.7% on the next \$1 Million (from \$1,500,001 to \$2.5 Million)
.5% on the next \$2.5 Million (from \$2,500,001 to \$5 Million)
.35% on the next \$5 Million (from \$5,000,001 to \$10 Million)
.25% on any amounts over \$10 Million

High Complexity

1.2% on the first \$750,000 Minimum Annual Fee of \$2000
1% on the next \$750,000 (from \$750,001 to \$1.5 Million)
.8% on the next \$1 Million (from \$1,500,001 to \$2.5 Million)
.6% on the next \$2.5 Million (from \$2,500,001 to \$5 Million)
.4% on the next \$5 Million (from \$5,000,001 to \$10 Million)
.3% on any amounts over \$10 Million

Clients who are under this agreement may hold their assets at the firm's custodian if desired. The current custodians that are used are TD Ameritrade Institutional, American Funds (529-F College Plans) and Vanguard. Assets can also be held at a broker or plan of the clients choosing such as Fidelity, T. Rowe Price or any other broker.

Flat Fee Annual Retainer Agreement

A financial plan is designed to help the client with all aspects of financial planning. Agreements may include investment advice, but usually not management. The client defines the scope of the agreement. Unless the client specifically limits the scope of the agreement to a specific time-frame, the agreement will roll over from year to year. Clients may cancel the agreement at any time; see below under "Termination of Agreement."

The written annual retainer agreement will specify the work the client wishes completed. The financial plan may include, but is not limited to, a net worth statement; a cash flow statement; a review of investment accounts, including a review of asset allocation and repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Implementation of the recommendations made by Financial Solutions is at the discretion of the client. Tax preparation work is usually not performed as an integral part of the Financial Solutions retainer agreement.

The fee for a financial plan is predicated upon the facts known at the start of the engagement, the specific goals of the clients, the work they wish done, and the time expected to complete the work. The minimum fee tends to cover simpler plans that require less planning and/or follow-up time.

The minimum annual retainer fee is \$1,500.00, which is negotiable.

Current fees for annual retainer agreements, including continuing agreements, range from \$700 to \$20,000. Fees could be higher than \$20,000 for very large, complicated accounts.

In the event that the client's situation is substantially different from information disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

All clients under the Retainer Agreement have access to the firm on an as-needed basis throughout the year without additional charges, excluding tax preparation. After delivery of a financial plan or financial plan update, future face-to-face meetings may be scheduled as necessary in the office by appointment during business hours.

Hourly Agreement

For some clients, an hourly agreement is more appropriate than an annual retainer agreement. Financial Solutions provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$150 per hour and may be negotiable. The fee for the assistant to the planner is \$60 per hour and may be negotiable. If a client wishes to switch to an annual retainer agreement in the first quarter the engagement, Financial Solutions may be willing to include some or all of the hourly fees toward payment of the annual retainer agreement.

Tax Preparation

Tax preparation work is occasionally included in the scope of work detailed in the annual retainer agreement, usually for a separate fee. Financial Solutions prepares fewer than 50 tax returns per year. Financial Solutions does not prepare corporate, trust or estate tax returns. We recommend clients use a CPA for complicated returns.

Tax preparation work performed separately from a Retainer Agreement is billed at a rate of \$95 per hour. Minimum fee for tax preparation is \$75.00. Retainer & AUM clients receive a 25% discount.

Asset Management Information

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Individual stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. Financial Solutions does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), corporate debt securities (bonds), commercial paper, certificates of deposit, municipal securities, investment or life insurance company securities (certain types of life insurance and annuities; mutual funds shares), U. S. government securities, interests in partnerships, options and futures contracts and other types not included here.

Initial public offerings (IPOs) are not available through Financial Solutions.

Termination of Agreement

Either party may cancel any financial planning or advisory contract at any time by providing an original letter with notice of cancellation that must be

received by Financial Solutions *in writing*. Clients will be refunded any fees already paid on a pro rata basis unless they wish to receive credit toward an hourly agreement. Clients have five days to cancel *without penalty if they did not receive the ADV Part II within 48 hours of entering into contract*. Clients will be responsible for the time spent on the investment advisory engagement prior to notification of termination, if not paid in advance.

Financial Solutions may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, Financial Solutions will refund any unearned portion of the advance payment. Refunds will be sent by mail within 90 days.

Fees and Compensation

Description

Financial Solutions bases its fees on a percentage of assets under management, fixed fees, and/or hourly charges. Financial plans are partially priced according to the degree of complexity associated with the client's situation.

Fees are negotiable.

Fee Billing

Annual retainer and AUM fees are billed quarterly in advance, meaning that we invoice the client before the three-month billing period has begun. Payment in full is expected within 15 days upon invoice presentation. Fees are usually deducted from a client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Financial Solutions, in its sole discretion, may increase or reduce the quarterly retainer fee based upon certain criteria (e.g., expected planner time needed on the account, a major change in financial circumstances, inflation, etc.) Clients are usually provided 30 or more days' written notice when a change in fee will occur.

Fees for hourly accounts are billed as services are performed, with payment due within 15 days. A deposit of 50% of the expected fee, up to but no more than \$500, may be required.

Range of Fees

Hourly fees depend on the number of hours needed to meet the client's objectives- from a one-hour consultation for \$150 to a basic plan document ranging from \$450 to \$1,500. More complex, comprehensive plans may range from \$1,500 to \$10,000.

Annual Fees for annual planning retainer agreements, either AUM or Flat-Fee, generally range from \$1,500 to \$20,000. Fees below the \$1,500 minimum are by exception only. Fees could be substantially higher than \$20,000 for large, complicated financial plans and investment accounts.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. Many custodians, including TD Ameritrade, charge higher transaction fees in accounts that receive paper statements and confirmations. Transaction fees may be lower in accounts that agree to receive electronic statements and confirmations instead of paper.

Financial Solutions, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.)

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.75 means that the mutual fund company charges 0.75% per year for their services. These fees are in addition to the fees paid by you to Financial Solutions.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

Financial Solutions reserves the right to stop work on any account that is more than 30 days overdue. In addition, Financial Solutions reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Financial Solution's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 90 days.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Financial Solutions does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

Financial Solutions generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, business entities, and municipalities.

Client relationships vary in scope and length of service.

Account Minimums

Annual Retainer agreements have a \$1,500 minimum annual fee. Financial Solutions has the discretion to waive the account minimum. Other exceptions may apply to firm employees, their relatives, or relatives/friends of existing clients.

Depending upon circumstances, Financial Solutions may recommend that the client switch to an Hourly Agreement if assets have diminished significantly or services have not been utilized for a lengthy period of time. In the event that a client switches to hourly, any assets with the custodian at TD Ameritrade or American Funds may be moved to the retail department. American funds reserves the right to turn "F" shares into loaded "A" shares for amounts that have not been held for at least one year. TD Ameritrade may have a fee structure on the retail side less or more than the fee structure with Financial Solutions. Some securities may no longer be available to the client upon switching to the retail side of any firm.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis. The fundamental and cyclical approaches are the primary methods used by Financial Solutions.

The main sources of information include Morningstar Office, research provided via TD Ameritrade such as Argus, Jaywalk, Standard and Poors & Thompson/Reuters, CBS' Market Watch, NAPFA study groups, continuing education, classes, seminars, Motley Fool advisory newsletters, internet sources, financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Investment Strategies

The primary investment strategy used in client accounts is long-term strategic asset allocation based on the client's risk tolerance and goals. We generally mix passive and active investments to come up with a good risk-to-return ratio at a lower than average overall cost.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client completes a detailed risk survey that places a client into one of seven portfolio asset allocation models. The models indicate how much of a portfolio is to be in each type of asset (i.e.: stocks, bonds, commodities, small and large cap, domestic and foreign, value and growth, bonds of various risk ratings, short and intermediate term bonds, etc.) The model may be adjusted for various reasons, including specific client goals, time frames, etc. Once this is established the advisor uses the securities he feels will best approximate the client's risk tolerance while meeting any other client-specific goals.

Generally a long-term hold and rebalance strategy is favored. Occasionally the balance of various assets in the portfolio are adjusted based on changes in risk tolerance, economic business cycle, price to earnings (P/E) ratios and other trends, such as rising or falling interest rates.

Other strategies may include short-term purchases, trading to take advantage of tax benefits, short sales, margin transactions, futures trading via exchange traded funds or notes, and option writing (including covered options, uncovered options or spreading strategies).

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The possibility for an investor to experience losses due to factors that affect the overall performance of the financial markets. Market risk, also called "systematic risk," cannot be eliminated through diversification, though it can be hedged against. The risk that a major natural disaster will cause a decline in the market as a whole is an example of market risk. Other sources of market risk include recessions, political turmoil, changes in interest rates and terrorist attacks.
- **Inflation Risk:** This is the risk that inflation will undermine the performance of your investment. Looking at results without taking into account inflation is the nominal return. The value you should care about is the growth of your purchasing power, referred to as the real return. $\text{Real return} = \text{nominal return} - \text{inflation}$
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** The possibility that a company will have lower than anticipated profits, or that it will experience a loss rather than a profit. Business risk is influenced by numerous factors, including sales volume, per-unit price, input costs, competition, overall economic climate and government regulations. A company with a higher business risk should choose a capital structure that has a lower debt ratio to ensure that it can meet its financial obligations at all times.
- **Liquidity Risk:** The risk stemming from the lack of marketability of an investment that cannot be bought or sold quickly enough to prevent or minimize a loss. Liquidity is the ability to readily convert an investment into cash without affecting the asset's price. Generally, assets are more liquid if many traders are interested in a standardized

product. For example, Treasury Bills are highly liquid, while real estate properties are not.

- **Financial Risk:** The possibility that shareholders will lose money when they invest in a company that has debt, if the company's cash flow proves inadequate to meet its financial obligations. When a company uses debt financing, its creditors will be repaid before its shareholders if the company becomes insolvent.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Affiliations

Financial Solutions has no affiliations or arrangements that are material to its advisory business or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

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

Code of Ethics

The employees of Financial Solutions have committed to the Code of Ethics established by the National Association of Personal Financial Advisors. The NAPFA Code of Ethics is:

Objectivity: NAPFA members strive to be as unbiased as possible in providing advice to clients and NAPFA members practice on a fee-only basis.

Confidentiality: NAPFA members shall keep all client data private unless authorization is received from the client to share it. NAPFA members shall treat all documents with care and take care when disposing of them.

Relations with clients shall be kept private.

Competence: NAPFA members shall strive to maintain a high level of knowledge and ability. Members shall attain continuing education at least at the minimum level required by NAPFA. Members shall not provide advice in areas where they are not capable.

Fairness & Suitability: Dealings and recommendation with clients will always be in the client's best interests. NAPFA members put their clients first.

Integrity & Honesty: NAPFA members will always endeavor to take the high road and to be ever mindful of the potential for misunderstanding that can accrue in normal human interactions. NAPFA members will be diligent to keep actions and reactions so far above board that a thinking client, or other professional, would not doubt intentions. In all actions, NAPFA members should be mindful that in addition to serving our clients, we are about the business of building a profession and our actions should reflect this.

Regulatory Compliance: NAPFA members will strive to maintain conformity with legal regulations.

Full Disclosure: NAPFA members shall fully describe method of compensation and potential conflicts of interest to clients and also specify the total cost of investments.

Professionalism: NAPFA members shall conduct themselves in a way that would be a credit to NAPFA at all times. NAPFA membership involves integrity, honest treatment of clients, and treating people with respect.

Participation or Interest in Client Transactions

Financial Solutions and its employees may buy or sell securities that are held by or recommended to clients. Employees may not give their own securities priority ahead of client trades. Employee and client trades of the same security may be placed at different times and/or at different prices only for good reason, such as differences in risk tolerance.

Personal Trading

The President and Chief Compliance Officer of Financial Solutions is John Fiege. He reviews all trades. His assistant, Katharine Fiege, also reviews his personal trades at least once a quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since employee trades are small, the trades will not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

Financial Solutions does not have any affiliation with product sales firms.

Clients always have the right to choose any brokerage or to change brokerages at any time upon request.

Specific custodian recommendations are made to clients based on their need for such services. Financial Solutions recommends custodians based on the proven integrity and financial responsibility of the firm, ease of transaction and correspondence/reporting information, compatibility with the client and the best execution of orders at reasonable commission rates.

Financial Solutions may recommend discount brokerage firms and trust companies (qualified custodians), such as TD Ameritrade, American Funds, Vanguard or others. TD Ameritrade Institutional is often recommended to clients since Financial Solutions has a platform available through them to do online trading, transaction downloads, billing, and research.

Financial Solutions is an independent advisor with assets held at custodians TD Ameritrade, American Funds (for 529 plans), and Vanguard. The firm helps clients with portfolio consultation at any custodian of the client's choice but cannot make trades without having written limited power of attorney from the client.

Financial Solutions does not receive fees or commissions from any of these arrangements.

Best Execution

Financial Solutions reviews the execution of trades at each custodian at least once a year. Trading fees are also reviewed at least once a year. Financial Solutions does not receive any portion of the trading fees.

The client is always permitted to direct brokerage. They can place trade orders online at any time or call the custodian directly to place trades and execute transactions. Transaction fees may be higher if a client places an order by phone rather than electronically.

The Advisory leaves it entirely up to the client to choose a broker dealer.

Order Aggregation

Most trades are mutual funds, exchange-traded funds, or bonds where trade aggregation does not garner any client benefit. Any trade aggregation is generally used to execute orders fairly, quickly and at the same price for any specific level of client risk tolerance. Clients do not otherwise benefit from trade aggregation.

Review of Accounts

Periodic Reviews

Accounts are reviewed at least annually based on client's performance expectations, risk tolerance levels, and other individual constraints. John Fiege is the sole reviewer of accounts and his title is president, Financial Solutions. He may have no more than 80 comprehensive annual AUM or Flat-Fee retainer account clients per year. For this purpose, a client is a household for which planning and investments are managed as a whole. Clients may have accounts not under advisor's management to be reviewed as part of their financial plan. Reviews will be provided annually for clients who provide information required for review to the degree possible. No management fees will be refunded due to client not providing information.

Clients will receive reports on their holdings with Financial Solutions' primary custodian, TD Ameritrade, at least annually but generally quarterly. They will include total asset value and a performance summary including capital gains, dividends, and interest. Financial Solutions custodian(s) will mail investment statements to the client on at least a quarterly basis unless client has chosen electronic statements. Those with e-statements will be sent an e-mail with a link to access their statement. Clients must log in to their account with their unique password to retrieve the statement. Clients with accounts not directly under advisor's management will not receive regular reports from Financial Solutions on those accounts.

Review Triggers

Conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Account reviews are done by John Fiege. He considers the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

All clients may receive updates on their financial plan and/or investments as they deem necessary. Communication by Financial Solutions is done on at least an annual basis by phone, e-mail, or regular mail. This may include periodic newsletters, recommendations to set up a review, requests for updated investment statements or plan information, snapshot investment reports, or investment summaries.

Asset Under Management and any other clients with accounts held at Financial Solutions' primary custodian, TD Ameritrade, receive written quarterly updates including, at the minimum, an investment report on their holdings with TD Ameritrade. Other written updates may include meeting

notes with to-do lists, a portfolio snapshot, ongoing recommendations and follow-up, or a summary of objectives and progress towards meeting those objectives.

Client updates are often done when appointments are scheduled with the advisor. The written updates may include a summary notes, net worth statement, portfolio statement, a comparison of the current investment holdings with a model, an updated financial plan, and/or a summary of objectives and progress towards meeting those objectives.

Client Referrals and Other Compensation

Incoming Referrals

Financial Solutions has been fortunate to receive many client referrals over the years. The referrals come from current clients, accountants, attorneys, employees, friends and other similar sources. The firm does not compensate referring parties. The firm pays a fee to be a registered member of NAPFA, but this is not related to any referrals.

Referrals Out

To reduce any potential conflict of interest, Financial Solutions usually suggests multiple referral choices from which clients may choose as opposed to referring to one individual or company. Financial Solutions does not accept referral fees or any form of remuneration from any firm or person when a prospect or client is referred to them.

Other Compensation

None – Financial Solutions only receives compensation from clients. It is a fee-*only*, not a fee-based, firm.

Custody

Account Statements

All assets are held at qualified custodians. The custodians provide account statements directly to clients at their address of record at least quarterly. Clients are encouraged to keep all trade confirmations and custodian statements filed in a secure location for tax reporting information.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Financial

Solutions. Performance reports are done on an extensive program platform and are subject to computer, program, and/or human errors.

Net Worth Statements

Clients are occasionally provided net worth statements and net worth graphs that are generated from our financial planning system. Net worth statements contain approximations of bank account balances provided by the client, as well as the estimated value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Investment Discretion

Discretionary Authority for Trading

A trade is a buy or sell of a security.

Financial Solutions accepts discretionary authority to manage securities accounts on behalf of clients. Financial Solutions has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Clients who wish to approve every trade should only agree to have a “non-discretionary” clause in their agreement with Financial Solutions and/or the advisor.

The client approves the custodian to be used and the commission rates paid to the custodian. Financial Solutions does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly take advantage of temporary opportunities, avoid temporary risks, and rebalance your portfolio when appropriate.

Non-discretionary trading authority restricts placing trades in client accounts to those the client has agreed to *prior* to the firm placing a trade.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

Voting Client Securities

Proxy Votes

Financial Solutions does not vote proxies on securities. Clients are expected to vote their own proxies.

Financial Information

Financial Condition

Financial Solutions does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Financial Solutions does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client six months or more in advance.

Requirements for State-Registered Advisers

ADV Part 2B contains the information requirements for State-Registered Advisers.

Business Continuity Plan

General

Financial Solutions has a Business Continuity Plan in place that provides basic steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers disasters that would harm or destroy the office. Electronic files are backed up continuously to an offsite archive. Data

backups may also be stored on a secure laptop and/or one or more external hard drives. Financial Solutions server has a mirrored, dual hard-drive system in case one hard drive fails. Some key data, including account log-in information for the advisor's software platforms, is also kept in a fireproof, waterproof safe.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. We created a new primary office that became operational in late 2015 and will keep our former office as the primary alternate site. As our office needs are minimal, other alternates may include hotels or residences of family or friends while a more suitable and better secured location is found. The tertiary emergency location is in Midlothian, VA. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

Financial Solutions has a business continuation agreement with two other fee-only financial advisory firms to support Financial Solutions and its clients in the event of John Fiege's serious disability or death. Each firm has a custody arrangement with TD Ameritrade. One is located in Chesapeake, VA; the other in Newport News, VA. A client may choose to continue working with one of these advisors or choose someone else entirely. By agreement, Financial Solutions cannot transfer a client's agreement to another firm without express written consent.

In addition, Financial Solutions has an assistant who can help manage the arrangements under the business continuation agreements. As of early 2016, we are investigating hiring an additional assistant to improve client services and supply another key component to help ensure continuity.

Information Security Program

Information Security

Financial Solutions maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

Financial Solutions is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the

extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to other professionals with whom you have established a relationship such as attorneys, CPAs and insurance agents. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone at 757-302-6131, mail, fax, e-mail at john@johnfiege.com, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a strongly encrypted wireless device, a firewall, internet security software, secure data password techniques and authentication procedures in our computer environment. We have a separate wireless device for customer use during meetings and for non-business use.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Notice to you annually, in writing.

Brochure Supplement

(Part 2B of Form ADV)

for

John W. Fiege of Financial Solutions

PO Box 277

34 Market Street

Onancock, VA 23417

757-302-6131

Fax: 757-302-6132

E-Mail: john@johnfiege.com

Website: johnfiege.com

This brochure supplement provides information about John W. Fiege that supplements the Financial Solutions' brochure. You should have received a copy of that brochure. Please contact John or Kitty Fiege if you did not receive Financial Solutions' brochure or if you have any questions about the contents of this supplement. Please contact us at: 757-302-6131, or by e-mail at: john@johnfiege.com.

Registration as an investment advisor does not imply a certain level of skill or training.

Additional information about John W. Fiege and Financial Solutions is available on the SEC's website at www.adviserinfo.sec.gov

March 23, 2016

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Financial Solutions requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): CERTIFIED FINANCIAL PLANNERS™ are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- 30 hours of continuing education every two years.

NAPFA Registered Advisor (NAPFA): NAPFA Registered Advisors are certified by the National Association of Personal Financial Planners and approved to use the "fee-only" logo. Certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by NAPFA which includes fifteen credits of advanced college level work in each of the following areas: income taxes, investments, estate planning, retirement planning, and risk management.
- Successful approval by the board of a sample Financial Planning case.

- Three-year qualifying full-time financial planning work experience.
- 60 hours of continuing education every two years including at least five of those hours in each of six different areas of financial planning.

Personal Financial Planner (PFP): The Personal Financial Planner suffix is usually placed after the name of a consultant who has successfully completed the Financial Planning program through a University Certificate Program. John W. Fiege, the firm's advisor, completed his certificate at Old Dominion University in 2001. To complete the program the following requirements must be met:

- Successful completion of eighteen credits of graduate level work in each of the following areas: income taxation, investing, estate planning, retirement planning, and risk management.
- Successful completion of a Financial Planning wrap-up course with case study and hypothetical Comprehensive Financial Plan.

John W. Fiege, CERTIFICATIONS

Title: President

Date of birth: 09/01/1968

Educational Background:

Institutions: University of Virginia, 1990, B. S. Commerce
Old Dominion University, 2001, Certificate in
Financial Planning (PFP)

Licenses: Life and Health Insurance Consultant; Property and Casualty Insurance Consultant.

Designations: CFP®, NAPFA Registered Advisor, PFP

Business Experience:

2003 – Current: president and owner, Financial Solutions

2002 – 2002: insurance agent, HR sales rep and marketing coordinator, McCaleb-Metzler, Inc.

1996-2002: pharmaceutical representative, Roche Pharmaceuticals

Prior to 1996: John had a variety of experience in the Tidewater area as a small business owner, employee, and small business consultant.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision: John Fiege is sole owner and planner of Financial Solutions.
757-302-6131 john@johnfiege.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Katharine W. Fiege – Part-Time Bookkeeper and Assistant to the President

Educational Background:

- Date of birth: 12/30/1938
- Institutions: 1959 Westhampton College, U. of Richmond, B.A.
1963 Johns Hopkins U., M. Ed.

Business Experience:

- Teacher, Accomack County 1980 - 2000

Disciplinary Information: None

Other Business Activities: None

Compensation: None