Item 1: Cover Page

Brochure Supplement

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GenFi

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Illinois & Michigan State Registered

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Managing Member

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This brochure supplement provides information about Julia Zakarias that supplements the GenFi, LLC, brochure. You should have received a copy of that brochure. If you did not receive a GenFi brochure or if you have any questions about the contents of this supplement, please contact us at jzakarias@generationsffs.com.

Additional information about GenFi, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Julia Zakarias is the Managing Member of GenFi, LLC.

A. Educational Background

B.B.A., Western Michigan University Majors: Finance & Accounting Minors: Economic & International Relations	1994
Graduate Courses, Taxation and Estate Planning DePaul University	2002-03
Certified Public Accountant	2001
Certified Financial Planner®	2010

B. Business Background

Principal, GenFi and Generations FFS, LLC	02/2011–Present
Advisor, Kovitz Investment Group	01/2010–01/2011
Vice President, InterOcean Wealth Management/ MGP Wealth Management	08/2007–01/2010
Advisor, Credit Suisse	08/2005–08/2007
Manager, Deloitte	12/2001–08/2005
Senior Consultant, WSHS/AMG Amex TBS	12/1995–12/2001

C. Professional Designations - Qualifications and Related Criteria

C.1. Qualifications for Certified Public Accountant (CPA)

Licensing The licensing authority and requirements for CPAs falls under the jurisdiction of the Board of Accountancy for the state, district or country in which a CPA practices. In adherence to the AICPA mission, the Institute seeks the highest possible level of uniform certification and licensing standards while promoting and protecting the CPA designation. The national organization representing the state boards is the National Association of State Boards of Accountancy (NASBA).

Requirements The requirements, which are set by each state board of accountancy, include:

1. Completing a program of study in accounting at a college or university.
2. Passing the Uniform CPA Exam.
3. Obtaining a specific amount of professional work experience in public accounting (the required amount and type of experience varies according to licensing jurisdiction).

4. Complete 120 hours of Continuing Education every 3 years including meeting ethics requirements.

C.2. Qualifications for Certified Financial Planner® (CFP)

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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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, administered in 10 hours over a two-day period, 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).

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:

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.

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.

Item 3: Disciplinary Information

Julie Zakarias does not have any disciplinary action to report. Public information concerning Ms. Zakarias's registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Ms. Zakarias is a Certified Public Accountant and provides tax compliance and limited accounting for certain of her investment clients through GenFi Tax located at 1021 West Adams Street Suite 212, Chicago IL 60607. She is the founder and principal since March 2011. This tax compliance work is not invested related. She spends less than 10% of her time engaged in tax related activities and generally not during trading hours. Duties include multiple year tax projections, return preparation, and electronic filing. These services may be ancillary to a comprehensive financial planning engagement or a separate tax engagement.

Item 5: Additional Compensation

Ms. Zakarias receives compensation through the provision of tax compliance services. Such compensation may be in addition to and separate and distinct from the fees earned from advisory clients.

Item 6: Supervision

Ms. Zakarias is the Sole Member of GenFi, LLC. Supervision of Ms. Zakarias is performed by herself in her capacity as Chief Compliance Officer, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Ms. Zakarias can be reached at 872-213-1113.

Item 7: Requirements for State-Registered Advisors

A. Additional Disciplinary Disclosures

A.1. An Award or Otherwise Being Found Liable in an Arbitration Claim Alleging Damages in Excess of $2,500

There is nothing to report for this item.

A.2. An Award or Otherwise Being Found Liable in a Civil, Self-Regulatory Organization or Administrative Proceeding

There is nothing to report for this item.

B. Bankruptcy

There is nothing to report for this item.