

This brochure supplement provides information about Jamie Lea Fleming that supplements the Fleming & Associates, Llc brochure. You should have received a copy of that brochure. Please contact Jamie Lea Fleming if you did not receive Fleming & Associates, Llc's brochure or if you have any questions about the contents of this supplement.

Additional information about Jamie Lea Fleming is also available on the SEC's website at www.adviserinfo.sec.gov.

Fleming & Associates, Llc

Form ADV Part 2B – Individual Disclosure Brochure

for

Jamie Lea Fleming

Personal CRD Number: 2322013

Investment Adviser Representative

Fleming & Associates, Llc

350 10TH AVE STE 1000

SAN DIEGO, CA 92101

(619) 839-9136

jamiefleming@flemingandassociatesllc.com

UPDATED: 03/25/2020

Item 2: Educational Background and Business Experience

Name: Jamie Lea Fleming

Born: 1968

Educational Background and Professional Designations:

Education:

Bachelor's Degree Spanish, San Diego State University - 1991

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:

01/2003 - Present

Principal/Owner
Fleming & Associates, LLC

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

Jamie Lea Fleming 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. Fleming & Associates, Llc 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 Fleming & Associates, Llc in their capacity as a licensed insurance agent.

Item 5: Additional Compensation

Jamie Lea Fleming does not receive any economic benefit from any person, company, or organization, other than Fleming & Associates, Llc in exchange for providing clients advisory services through Fleming & Associates, Llc.

Item 6: Supervision

As the Chief Compliance Officer of Fleming & Associates, Llc, Jamie Lea Fleming supervises all activities of the firm. Jamie Lea Fleming's contact information is on the cover page of this disclosure document. Jamie Lea Fleming adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Jamie Lea Fleming has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Jamie Lea Fleming has NOT been the subject of a bankruptcy.

Jamie L. Fleming
Fleming & Associates, LLC
350 10th Ave., Ste. 1000
San Diego, CA 92101
619.839-9139
www.FlemingAndAssociatesLLC.com
3/30/2020

This Brochure provides information about the qualifications and business practices of Fleming & Associates, LLC. If you have any questions about the contents of this Brochure, please contact us at 619.839-9136 or JamieFleming@FlemingAndAssociatesLLC.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.

Fleming & Associates, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Fleming & Associates, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

The material changes in this brochure from the last annual updating amendment of Fleming and Associates, LLC on March 22, 2019 are described below. Material changes relate to Fleming and Associates, LLC's policies, practices or conflicts of interest only.

- Fleming and Associates, LLC has updated types of advisory services, fees and compensation (Item 4, Item 5).
- Fleming and Associates, LLC has updated investment discretion (Item 16).

Currently, our Brochure may be requested by contacting Jamie L Fleming at 619.839.9136 or JamieFleming@FlemingAndAssociatesLLC.com. Our Brochure is also available on our web site www.FlemingAndAssociatesLLC.com, also free of charge.

Additional information about Fleming & Associates, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Fleming & Associates, LLC who are registered, or are required to be registered, as investment adviser representatives of Fleming & Associates, LLC.

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Item 4 – Advisory Business

A. Description of the Advisory Firm

Fleming & Associates, LLC has been registered with the State of California as an Investment Advisor since 2005.

Full Legal Name: FLEMING & ASSOCIATES, LLC

CRD Number: 136620

Principal Office and Place of Business: 350 10th Ave., Ste. 1000, San Diego, CA 92101

Telephone: 619.839-9136

Fax: 619.923.3290

Website: www.FlemingAndAssociatesLLC.com

Principal Owner: Jamie L Fleming

Contact Number: 619.839-9136

E-mail: JamieLFleming@FlemingAndAssociatesLLC.com

B. Types of Advisory Services

Portfolio Management Services

Fleming & Associates, LLC offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Fleming & Associates, LLC creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels). Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

Fleming & Associates, LLC evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Fleming & Associates, LLC seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of Fleming & Associates, LLC's economic, investment or other financial interests. To meet its fiduciary obligations, Fleming & Associates, LLC attempts to avoid, among other

things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and, accordingly, Fleming & Associates, LLC's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is Fleming & Associates, LLC's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent that might have a limited supply, among its clients on a fair and equitable basis over time.

Selection of Other Advisers

Fleming & Associates, LLC may direct clients to third party investment advisers. Before selecting other advisers for clients, Fleming & Associates, LLC will verify that all recommended advisers are properly licensed, notice filed, or exempt in the states where Fleming & Associates, LLC is recommending the adviser to clients.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; education planning; estate planning; and debt/credit planning.

Services Limited to Specific Types of Investments

Fleming & Associates, LLC generally limits its investment advice to mutual funds, equities, fixed income securities, ETFs (including ETFs in the gold and precious metal sectors), real estate funds (including REITs), non-U.S. securities, commodities, hedge funds, private equity funds, venture capital funds, insurance products including annuities, options, and private placements. Fleming & Associates, LLC may use other securities as well to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

Fleming & Associates, LLC offers the same suite of services to all of its clients. However, specific client investment strategies and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels). Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent Fleming & Associates, LLC from properly servicing the client account, or if the restrictions would require Fleming & Associates, LLC to deviate from its standard suite of services, Fleming & Associates, LLC reserves the right to end the relationship.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, and certain other administrative fees. Fleming & Associates, LLC recommends Virtue Capital Management, LLC, which in turn manages a wrap fee program.

E. Assets Under Management

Current Assets Under Management: as of 12/31/19

Discretionary: \$0

Non-Discretionary: \$17,800,199.00

Total Assets Under Management: \$17,800,199.00

Item 5 – Fees and Compensation

A. Fee Schedule

Portfolio Management Services Fees

Total Assets	Annual Fee
All Assets	1.00%

An average of the daily balance in the client's account throughout the billing period is used to determine the market value of the assets upon which the advisory fee is based.

The fees are generally negotiable and the specific manner in which fees are charged by Fleming & Associates, LLC is established in a client's written agreement with Fleming & Associates, LLC. Accounts initiated or terminated during a calendar month will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Selection of Other Advisers Fees

Fleming & Associates, LLC may direct clients to third-party investment advisers. Fleming & Associates, LLC will be compensated via a fee share from the advisers to which it directs those clients. The fees shared are not negotiable and will not exceed any limit imposed by any regulatory agency. The notice of termination requirement and payment of fees for third-party investment advisers will depend on the specific third-party adviser selected.

Fleming & Associates, LLC may specifically direct clients to Virtue Capital Management, LLC. The annual fee schedule is as follows:

Total Assets	Fleming & Associates, LLC's Fee	Virtue's Fee	Total Fee
\$0 - \$500,000	1.00%	0.95%	1.95%
\$500,001 - \$1,000,000	1.00%	0.75%	1.75%
\$1,000,001 - and Up	1.00%	0.50%	1.50%

Financial Planning Fees

Fixed Fees

The rate for creating client financial plans is up to \$10,000. There is an annual renewal fee of \$1,500. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement.

Hourly Fees

The hourly fee for these services is up to \$500. This is for clients wanting a second opinion of their current financial plan situation. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement.

Educational Seminars/Workshops

Fleming & Associates, LLC provides periodic educational seminars and workshops to client and the general public free of charge.

B. Payment of Fees

Payment of Portfolio Management Fees

Portfolio management fees are withdrawn directly from the client's accounts with client's written authorization. Fees are paid monthly in arrears.

Payment of Selection of Other Advisers Fees

Fees are paid monthly in arrears.

Fees for selection of Virtue Capital Management, LLC as third-party adviser are withdrawn by Virtue Capital Management, LLC directly from client accounts. Fleming & Associates, LLC then receives its portion of the fees from Virtue Capital Management, LLC. Fleming & Associates, LLC does not directly deduct the advisory fees.

Payment of Financial Planning Fees

Fixed Financial Planning fees are paid via cash, check or wire. For initial financial planning, fees are 50% in advance with the remainder due when the initial plan is delivered.

Hourly Financial Planning fees are paid via cash, check or wire. They are collected in advance.

C. Client Responsibility For Third Party Fees

Clients are responsible for the payment of all third-party fees (i.e., custodian fees, commissions, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by Fleming & Associates, LLC. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of Fees

Fleming & Associates, LLC collects certain fees in arrears and certain fees in advance. Refunds for fees paid in advance will be returned within fourteen days to the client via check or return deposit back into the client's account.

Fixed fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

For hourly fees that are collected in advance, the fee refunded will be the balance of the fees collected in advance minus the hourly rate times the number of hours of work that has been completed up to and including the day of termination.

E. Outside Compensation For the Sale of Securities to Clients

Jamie Fleming in her outside business activities (see Item 10 below) is licensed to accept compensation for the sale of insurance products to Fleming & Associates, LLC clients. This presents a conflict of interest and gives the supervised person an incentive to recommend products based on the compensation received rather than on the client's needs. When recommending the sale of insurance products for which the supervised persons receives compensation, Fleming & Associates, LLC will document the conflict of interest in the client file and inform the client of the conflict of interest. Clients always have the right to decide whether to purchase Fleming & Associates, LLC-recommended products and, if purchasing, have the right to purchase those products through other brokers or agents that are not affiliated with Fleming & Associates, LLC.

Commissions are not Fleming & Associates, LLC's primary source of compensation for advisory services. Advisory fees that are charged to clients are not reduced to offset the commissions or markups on insurance products recommended to clients.

Item 6 – Performance-Based Fees and Side-By-Side Management

Fleming & Associates, LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Fleming & Associates, LLC provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Method of Analysis used is Fundamental Analysis. A method of security valuation which involves examining the company's financials and operations, especially sales, earnings, growth potential, assets, debt, management, products, and competition. Fundamental analysis takes into consideration only those variables that are directly related to the company itself, rather than the overall state of the market or technical analysis data.

Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Fleming & Associates, LLC or the integrity of Fleming & Associates, LLC's management. Fleming & Associates, LLC has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Jamie L. Fleming is engaged in a profession other than providing financial planning and investment advice. She also sells insurance products for sales commissions.

Jamie Fleming is licensed to sell, for sales commissions, insurance products through Athene, Great American, Nationwide, American Investors, Lafayette Life, among others. NOTE: Clients should be aware that a conflict exists between the interests of the applicant and the interests of the client; and the client is under no obligation to act upon the recommendations of the applicant; and if the client elects to act upon any of the recommendations, the client is under no obligation to affect the insurance transactions through the applicant. Jamie L. Fleming sells insurance products for sales commissions.

Item 11 – Code of Ethics

Fleming & Associates, LLC has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Fleming & Associates, LLC must acknowledge the terms of the Code of Ethics annually, or as amended.

Fleming & Associates, LLC anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which Fleming & Associates, LLC has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Fleming & Associates, LLC, its affiliates and/or clients, directly or indirectly, have a position of interest. Fleming & Associates, LLC's employees and persons associated with Fleming & Associates, LLC are required to follow Fleming & Associates, LLC's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Fleming & Associates, LLC and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Fleming & Associates, LLC's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Fleming & Associates, LLC will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Fleming & Associates, LLC's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held

by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Fleming & Associates, LLC and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with Fleming & Associates, LLC's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. Fleming & Associates, LLC will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

Fleming & Associates, LLC's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Jamie L Fleming at 619.839.9136 or JamieFleming@FlemingAndAssociatesLLC.com.

It is Fleming & Associates, LLC's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Fleming & Associates, LLC will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer. Fleming & Associates, LLC is not dually registered as a broker-dealer.

Item 12 – Brokerage Practices

The applicant LLC manages client accounts on a discretionary and non-discretionary basis. It limits its discretionary authority by prohibiting itself and Jamie L. Fleming from withdrawing funds and/or securities from client accounts. In addition, discretionary transactions are limited to general securities, mutual funds, and government securities.

Clients wishing to implement the applicant's advice are free to select any broker they wish,

and are so informed. Those wishing for the applicant to recommend a broker will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with the client. NOTE: Clients may be able to obtain lower commissions and fees from other brokers and the value of products, research and services given to the applicant is not a factor in determining the selection of broker/dealers or the reasonableness of their commissions.

Item 13 – Review of Accounts

REVIEWS- Managed accounts are reviewed daily. Financial planning accounts are reviewed annually. The calendar is the triggering factor. Accounts at other money managers are reviewed when the applicant receives their statements - usually monthly.

REVIEWERS: Jamie L. Fleming reviews all client accounts. She does so on a portfolio analysis basis.

The applicant doesn't prepare regular client reports. Clients get statements from their broker/dealers, mutual funds and other money managers, as appropriate.

Item 14 – Client Referrals and Other Compensation

Fleming & Associates, LLC does not directly or indirectly compensate any person for client referrals.

Jamie L. Fleming sells insurance products for sales commissions.

Item 15 – Custody

Fleming & Associates, LLC does not have custody of client funds or securities.

Item 16 – Investment Discretion

Fleming & Associates, LLC does not have discretion over client accounts at any time.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, Fleming & Associates, LLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Fleming & Associates, LLC may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Fleming & Associates, LLC's financial condition. Fleming & Associates, LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

The Principal of Fleming & Associates, LLC is an Investment Advisor, and the only person giving investment advice is Jamie L. Fleming. Born in 1968, Jamie graduated from San Diego State University in 1991 with a degree in Spanish and passed her stockbroker's license (Series 7) in 1992. Since passing her Series 7, Jamie has been a Registered Representative with Broker/Dealers large and small, including Lincoln Financial Group in which she was an inaugural part in opening their first Branch office in San Diego, CA in 1996. Jamie was also cited as the top producer of all Registered Representatives who joined Lincoln Financial Group that same year. Jamie worked with institutional clients while registered with Mutual of America and American Life. She has handled pension and retirement accounts for some of the largest non-profit organizations in California, Arizona and Nevada, including but not limited to United Way and American Red Cross. She has been invited to speak regarding Financial Planning, Investing and Estate Planning to several organizations and businesses including The United States Department of Agriculture, the Small Business Association and The Golden State Peace Officers Association, to name a few. Jamie started Fleming & Associates, LLC in 2002 where she engages in the business of Comprehensive Financial Planning, Investment Advisory Services as well as advising on insurance-based products to current clients and continues to provide those services to date. She also earned her CFP® designation that same year and her CRFA™ in 2004. In 2005, Jamie became a certified expert witness and testified in court for a case related to the largest Ponzi Scams in the U.S. to date. Since registering Fleming & Associates, LLC with the State of California as an investment advisory firm, Jamie continues to utilize her background as a Stockbroker, a Financial Planner and a Certified Expert Witness to provide Comprehensive Financial Planning and Asset Management services to her clients.