

**Firm Brochure**  
(Part 2A and 2B of Form ADV)

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This brochure provides information about the qualifications and business practices of MONEY PROFESSIONALS GROUP, LLC. If you have any questions about the contents of this brochure, please contact us at: 407-792-3888, or by email at: [INFO@MPG.BZ](mailto:INFO@MPG.BZ). 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.

MONEY PROFESSIONALS GROUP, LLC is a Registered Investment Advisor registered in the State of Florida. This registration does not imply any certain level of skill or training.

Additional information about MONEY PROFESSIONALS GROUP, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

March 31, 2013

Money Professionals Group

## Material Changes

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### **Annual Update**

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

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### **Material Changes since the Last Update**

Material changes since the annual update of November 1, 2012:

As of March 31, 2013, MONEY PROFESSIONALS GROUP, LLC manages approximately \$3,310,000.00 for approximately 55 clients.

MONEY PROFESSIONALS GROUP now charges a fee for initial meetings. The fee is \$125.00 for in person meetings and \$75.00 for virtual meetings. All fees for first appointments are credited to the fees of any engagement subsequent to that meeting within the following 30 days.

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### **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 407-792-3888 or by email at: [INFO@MPG.BZ](mailto:INFO@MPG.BZ).

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## Advisory Business

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### Firm Description

MONEY PROFESSIONALS GROUP, LLC, (“FIRM NAME”) was founded in 1987 and is registered with the State of Florida as a “Registered Investment Advisor”.

MONEY PROFESSIONALS GROUP, LLC 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.

MONEY PROFESSIONALS GROUP, LLC is strictly a fee-only financial planning and investment management firm. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder’s fees are accepted.

Investment advice is an integral part of financial planning. In addition, MONEY PROFESSIONALS GROUP, LLC advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on investment selection. Clients may also contract with us to use our investment management services. Using that service, the firm does have the authority to purchase and sell securities in the managed account(s) without prior consent of the client. MONEY PROFESSIONALS GROUP, LLC does not act as a custodian of client assets. The client always maintains asset control. MONEY PROFESSIONALS GROUP, LLC 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 a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews may occur but are not necessarily 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.

The initial meeting, which may be in person or virtual, and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client. There is a fee of \$125.00 for in person meetings and \$75.00 for virtual meetings. Fees for

initial meetings are credited in full to a subsequent engagement of our services during the following 30 days.

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**Principal Owners**

Wayne M. Blanchard is a 90% stockholder. Thomas J. Wuchte is a 10% stockholder. As of March 30, 2013 Thomas J. Wuchte will transfer his ownership to Wayne M. Blanchard making him 100% stockholder.

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**Types of Advisory Services**

MONEY PROFESSIONALS GROUP, LLC provides financial planning and investment supervisory services, also known as asset management services; advises investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations.

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

As of March 31, 2013, MONEY PROFESSIONALS GROUP, LLC manages approximately \$3,310,000.00 in assets for approximately 55 clients. All of the money is managed on a discretionary basis, and no money is managed on a non-discretionary basis.

MONEY PROFESSIONALS GROUP, LLC may utilize the services of a sub-advisor, Wealthcare Capital Management, Inc. ("Wealthcare"), in the performance of its duties as investment advisor to its client. In this arrangement, Wealthcare will generally determine the appropriate investment to implement the client's plan and execute the appropriate trades. Services may also include financial planning, investment due diligence, investment management, trading and reporting. A copy of Wealthcare's disclosure brochure and supplements, Form ADV Part 2A and 2B will be provided for your review in the event this sub-advisor is utilized in the management of your account.

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**Tailored Relationships**

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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**Types of Agreements**

The following agreements define the typical client relationships:

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**Financial Advisory and Discretionary Investment Management Agreement using the Wealthcare System Method**

Most clients choose to have MONEY PROFESSIONALS GROUP, LLC manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement includes: cash flow management; insurance review; investment management; education planning; retirement planning; estate planning; and tax preparation, as well as the implementation of recommendations within each area.

A financial advisory and discretionary investment management agreement outlines the services to be provided in conjunction with the sub-advisor, Wealthcare Capital Management. MONEY PROFESSIONALS GROUP, LLC in coordination with Wealthcare, will managed clients assets utilizing the Wealthcare System. Services include financial planning, investment due diligence, investment management, trading and reporting.

The annual fee, which and is shared between MPG and Wealthcare, is based on a percentage of the investable assets according to the following schedule:

1<sup>st</sup> \$500,000—1.2%;  
Next \$500,000—1.0%;  
>\$1,000,000—0.75%

The management fee is negotiable. Fees may be determined by complexity of the client situation and may be different than the fee schedule. Minimum fee for asset management program is \$1,200.00 per year and is negotiable. Current client relationships may exist where the fees are higher or lower than those listed above.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written 30 day notice to the other party prior to the end of the quarter. If a client wishes to terminate his/her relationship with our firm during the quarter, fees charged for that quarter are deemed earned.



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**Retainer Agreement**

In some circumstances, a *Retainer Agreement* is executed in lieu of an *Advisory Service Agreement* when it is more appropriate to work on a fixed-fee basis. The annual fee for a retainer is based on the complexity or the work to be done and the total hours estimated to complete the work and is negotiable.

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**Investment Management Agreement—Portfolio Management Method**

An *Investment Management Agreement* may be executed when financial planning is not provided as part of the relationship.

The annual Investment Management Agreement fee is based on a percentage of the investable assets according to the following schedule:

- 1<sup>st</sup> \$500,000—1.2%;
- Next \$500,000—1.0%;
- >\$1,000,000—0.75%

The management fee is negotiable. Minimum fee for asset management program is \$1,200.00 per year and is negotiable. Current client relationships may exist where the fees are higher or lower than those listed above.

Although the Investment Management Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written 30 day notice to the other party prior to the end of the quarter. If a client wishes to terminate his/her relationship with our firm during the quarter, fees charged for that quarter are deemed earned.

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**Financial Planning Engagements****Full Financial Analysis and Plans**

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is 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 reviewing asset allocation and providing 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.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is \$595.00 and is negotiable. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than 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.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$210.00 per hour.

### **Hourly Planning Agreements**

MONEY PROFESSIONALS GROUP, LLC provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$210.00.

Project fees may be negotiated as a package, and any project spanning more than three months will be billed on a quarterly basis. Fees are not collected for services to be provided more than six months in advance. Project fees are negotiable at the discretion of the individual advisor. The firm may require a deposit for initial engagements in the amount of the lesser of \$500.00 or half of the lower end of the estimated fee range.

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### **Asset Management**

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.

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. MONEY PROFESSIONALS GROUP, LLC does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through MONEY PROFESSIONALS GROUP, LLC.

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### **Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying MONEY PROFESSIONALS GROUP, LLC in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, MONEY PROFESSIONALS GROUP, LLC will refund any unearned portion of the advance payment.

MONEY PROFESSIONALS GROUP, LLC may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, MONEY PROFESSIONALS GROUP, LLC will refund any unearned portion of the advance payment.

## **Fees and Compensation**

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### **Description**

MONEY PROFESSIONALS GROUP, LLC bases its fees on a percentage of assets under management, hourly charges, or fixed fees.

Some *Retainer Agreements* may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fees are negotiable.

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### **Fee Billing**

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

Fees for financial plans or projects are billed 50% or \$500.00 in advance, whichever is less, with the balance due upon delivery of the financial plan.

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### **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.

MONEY PROFESSIONALS GROUP, LLC, 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.).

New Advisory Service Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations. The formula is based on estimated time needed, assets and other financial complexity considerations.

The firm may conduct group workshops, classes, or seminars and may charge a fee for these activities. The fee will be published in the announcement for the activity.

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### **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 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to MONEY PROFESSIONALS GROUP, LLC.

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

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### **Past Due Accounts and Termination of Agreement**

MONEY PROFESSIONALS GROUP, LLC reserves the right to stop work on any account that is more than 7 days overdue. In addition, MONEY PROFESSIONALS GROUP, LLC 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 MONEY PROFESSIONALS GROUP, LLC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

## **Performance-Based Fees**

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### **Sharing of Capital Gains**

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

MONEY PROFESSIONALS GROUP, LLC 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

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### Description

MONEY PROFESSIONALS GROUP, LLC generally provides investment advice to individuals, banks or thrift institutions, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

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### Account Minimums

MONEY PROFESSIONALS GROUP, LLC does not have a minimum account size or minimum amount of hourly time a client must purchase.

However, clients receiving ongoing asset management services or investment management services will be assessed a \$1200.00 minimum annual fee. Some client relationships were started prior to the imposition of minimum fees and are exempt from those minimum fees. Clients with a smaller account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

## Methods of Analysis, Investment Strategies and Risk of Loss

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### Methods of Analysis

#### Under the Wealthcare System

The Wealthcare Way™ philosophy is to control what is controllable and to measure the uncertainty of that which is uncontrollable.

Fees, taxes, risk exposure and choices about your clients' life goals are all controllable...but the markets are not.

The Wealthcare System involves the utilization of proprietary wealth management analysis and presentation tools based upon several patented processes, and include the use of simulation analysis of uncertain capital markets to help clients evaluate the funded status in measurable confidence terms of their Wealthcare plan. A client's Comfort Zone status is reflected by the percentage of 1,000 simulations run against an investor's ideal, acceptable and recommended set of client goals.

The premise behind designing a Wealthcare recommendation is to make the most of each client's life while avoiding needless risk. This does not just mean using a portfolio allocation that takes less risk than the investor's maximum tolerance for risk, but also means not subjecting an investor to potentially materially underperforming the allocation that was modeled.

Furthermore, investing the Wealthcare Way involves on-going monitoring to ensure that the client's life goals are always connected to their investments. We evaluate the allocation across each client's household of accounts daily and rebalance back to target allocation whenever necessary to ensure that the investments remain consistent with the Wealthcare Plan recommendation that we are modeling.

This practice of controlling what is controllable, measuring the uncertainty of that which is not controllable, and being consistent in our modeling allows our unique, patented system to make a real difference in clients' lives.

As we believe each client is unique and has unique goals and priorities, we strive to accomplish the following as we help them make the most of their lives:

- Achieve goals that might otherwise be ignored
- Take the least investment risk possible to achieve those goals
- Avoid lifestyle sacrifice
- Exceed goals with confidence and comfort

WEALTHCARE provides the following three methods of analysis when formulating and monitoring a client's funded status:

Monte Carlo Simulation – This simulation method tests an investor's financial strategies against 1,000 random scenarios of investment returns an investor might encounter during their lifetime based on the WEALTHCARE's capital market assumption for each target portfolio. This is the most commonly used method of analysis for most clients.

Historical Audit – This simulation method tests an investor's financial strategies against sequential historical returns using rolling historical monthly return periods since 1926, the number of which may vary based on the number of years in a plan.

WEALTHSIMULATOR® - This simulation method tests an investor's financial strategies against 1,000 actual historical monthly returns since 1926 that have been placed in random order (U.S. patent 7,562,040). Random mortality analysis can be used with capital markets simulation analysis by WEALTHCARE under a U.S. patent under exclusive license to WEALTHCARE (U.S. patent 6,947,904), but fixed mortality set at client age that has only about a 20% odds of being exceeded is more typically used in a Wealthcare plan.

Certain patents granted, issued or held under exclusive license referenced in this document are held by a wholly-owned, non-advisory subsidiary of

the firm called Wealthcare Capital Management IP, LLC.

### **Under the Investment Portfolio Method**

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that MONEY PROFESSIONALS GROUP, LLC may use include Morningstar mutual fund information, Morningstar stock information, Charles Schwab & Company and its "Schwab Data Delivery" service, Advisor Intelligence, and the World Wide Web.

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## **Investment Strategies**

### **Under the Wealthcare System**

The majority of client's investments are in exchange traded funds (ETFs) that are benchmarked to:

- A broad-based domestic equity index
- A broad-based foreign equity index
- A 7-10 year maturity intermediate U.S. government securities index
- Money market fund(s).

WEALTHCARE invests client assets in indexed cap-weighted exchange-traded funds ("ETFs"). WEALTHCARE uses indexed asset class ETFs to prevent clients from being exposed to the relative underperformance risk of active fund managers. Additionally, by using indexed ETFs we can provide clients exceptionally low investment implementation costs (expense ratios < 12 bps on the whole portfolio) while also benefiting from the more favorable after-tax return characteristics of indexed ETFs compared to actively-managed ETFs or open-end mutual funds. Based on specific client circumstances, including the tax status, potential liquidation costs and other factors impacting legacy client positions, as well as limited menu choices on advised-held away accounts (e.g. retirement plans and variable annuity contracts) and other considerations, some client legacy positions are modeled along with recommended ETFs in our recommended target client asset allocation on a case-by-case basis.

In the Wealthcare System, the portfolio is a means to an end, not the end in itself. It is the means to make dreams a reality, a means of instilling comfort and confidence, and most importantly, a mechanism to make sure that the expectations set will not result in disappointment.

### **Under the Investment Portfolio Method**

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Some clients may desire portfolios entirely of passive investments, ie index mutual funds or exchange traded funds of indexes. Portfolios are globally diversified to control the risk associated with traditional markets.

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 executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

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### **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 price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of 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: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. 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: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

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Risk is the measurement of the degree of unpredictability of a given portfolio's return in any given period. Risk includes the **possibility of losing some or all of your original investment. For its clients, WEALTHCARE calculates 95th percentile downside risk. This means for any given 12 month period, only 1 out of 20 periods would have a negative return in excess of the calculated 95th percentile downside risk statistic using 1,000 simulations. Even the most conservative investment strategy is subject to risk.**

WEALTHCARE cannot guarantee a client will—in all circumstances of changing personal financial goals and market conditions—be able to remain in a client's Wealthcare plan's "Comfort Zone", as that term is illustrated and described in this disclosure document.

***All investment programs carry the risk of loss and there is no guarantee that any investment strategy will meet its objectives.***

## Disciplinary Information

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### 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

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### Financial Industry Activities

Advisor is not associated with any broker/dealer firm. Advisor may recommend the services of discount brokers such as Charles Schwab, TD Ameritrade, Fidelity or Scottrade. Discount broker recommendations are based on individual client needs, total costs and ease of use for clients. For our asset management clients we custody with Charles Schwab, we may add custodial relationships as needed at any time. Neither Advisor nor its related persons receive any compensation in the form of commissions or 12b-1 fees. Advisor and its related persons are considered “fee-only”.

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### Affiliations

MONEY PROFESSIONALS GROUP, LLC is not associated with any broker/dealer firm. Advisor may recommend the services of discount brokers such as Charles Schwab, TD Ameritrade, Fidelity or Scottrade. Discount broker recommendations are based on individual client needs, total costs and ease of use for the clients. For our investment management clients, we require our clients to custody with Charles Schwab. Neither the Advisor nor its related persons receive and compensation in the form of commissions or 12b-1 fees. Advisor and its related persons are considered “fee-only”.

The firm (ADVISOR) offers its services to consumers through an internet platform provided by Myfinancialadvice, Inc. (MFA). MFA provides this service under the name of Myfinancialadvice.com. the website can be found at <http://www.myfinancialadvice.com> (MFA website). MFA maintains a list of Investment Advisors and other financial service providers (collectively, consultants), including ADVISOR, who have indicated an interest in providing services to consumers through the MFA website. MFA, through the MFA website, may provide the name of the ADVISOR to consumers who request advice or assistance in financial matters. Before any services are provided, ADVISOR and the consumer must agree on the services to be provided and the amount of the fee that the ADVISOR will charge for those services. The fee will be based on the hourly rates previously described; however the amount of time to be spent and the total amount of the fee may be negotiable, depending on the nature of the question and the amount of detail that the consumer requests in the response. The total amount of the fee must be paid by credit card through the MFA website at the time the ADVISOR commences providing the services. Under normal circumstances, fees are not refundable once they are paid, unless the ADVISOR fails to provide the services within a reasonable amount of time. ADVISOR and the consumer will agree on the amount of time it will take ADVISOR to provide the services. Ordinarily MFA expects that the services will be completed in 30 days or less. It is MFA's policy, however, that fees for services or any portion of the services that have not been completed within six months from the date of commencement must be immediately refunded to the consumer. In no event will fees be paid more

than six months before the services are completed. If services are partially completed within the six month period, the fees will be prorated. Fees are collected by MFA who pays ADVISOR 50% to 75% of the total amount of the fees paid by the consumer. The actual percentage may depend on the type of services ADVISOR provides and the amount of time the ADVISOR expects the services to take. MFA may pay a portion of the fee to third parties who sponsor the MFA website or who provide advertising space for MFA service or links to the MFA website. The balance of the fee is kept by MFA. As part of receiving services through MFA, the consumer and the ADVISOR must agree not to contact each other or obtain services directly. The fees that ADVISOR charges consumers for services ADVISOR provides through MFA are the same as fees ADVISOR charges its other clients.

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

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### **Code of Ethics**

The employees of MONEY PROFESSIONALS GROUP, LLC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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### **Participation or Interest in Client Transactions**

MONEY PROFESSIONALS GROUP, LLC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades.

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### **Personal Trading**

The Principal of MONEY PROFESSIONALS GROUP, LLC is Wayne M. Blanchard. He reviews all employee trades each 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 most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

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## **Brokerage Practices**

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### **Selecting Brokerage Firms**

MONEY PROFESSIONALS GROUP, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. MONEY PROFESSIONALS GROUP,

LLC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

MONEY PROFESSIONALS GROUP, LLC recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab, TD Ameritrade, Fidelity or Scottrade. MONEY PROFESSIONALS GROUP, LLC is an advisor with Charles Schwab.

MONEY PROFESSIONALS GROUP, LLC does not receive fees or commissions from any of these arrangements.

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**Best Execution**

MONEY PROFESSIONALS GROUP, LLC reviews the execution of trades at each custodian each quarter. Trading fees charged by the custodians is also reviewed on a quarterly basis. MONEY PROFESSIONALS GROUP, LLC does not receive any portion of the trading fees.

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**Soft Dollars**

MONEY PROFESSIONALS GROUP, LLC does not receive any payment from anyone in the form of soft dollar arrangements or any type of free service that any other advisor does not receive as a normal course of doing business with any custodial firm. Although we may recommend one or more service providers to the client, we derive no special benefit for doing so.

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**Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

## Review of Accounts

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**Periodic Reviews**

Account reviews are performed as requested by the client. There are no different levels of reviews for asset managed accounts. Reviews are scheduled, requested by the client, at least on an annual basis. Account reviews are performed more frequently when market conditions dictate. Each associated member of the Firm reviews his or her own clients accounts.

Reviews for fee only, hourly clients are done strictly at the clients request, but are recommended as a part of a sound financial planning program.

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**Review Triggers**

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

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### **Regular Reports**

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Asset management clients receive monthly statements directly from the custodian, as well as consolidated reports during reviews which reflect the clients' investments by asset type. The Firm does not provide ongoing performance reporting.

Fee only, hourly clients receive account statements from the mutual fund companies and/or brokerage companies where their assets are held based on typical schedules.

## **Client Referrals and Other Compensation**

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### **Incoming Referrals'**

MONEY PROFESSIONALS GROUP, LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Please refer to the section on "Affiliations" for the discussion of our relationship with MyFinancialAdvice.com for further information on that referral type program.

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### **Referrals Out**

MONEY PROFESSIONALS GROUP, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

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### **Other Compensation**

The only compensation paid to Money Professionals Group comes from those fees paid by our clients.

## **Custody**

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### **SEC "Custody"**

MONEY PROFESSIONALS GROUP, LLC does not take custody of any client funds or securities.

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**Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

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**Performance Reports**

MONEY PROFESSIONALS GROUP, LLC. does not provide client performance reporting.

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**Net Worth Statements**

Clients are frequently provided net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the 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

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**Discretionary Authority for Trading**

MONEY PROFESSIONALS GROUP, LLC accepts discretionary authority to manage securities accounts on behalf of clients. Once authority is given, MONEY PROFESSIONALS GROUP, LLC has the ability 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.

The client approves the custodian to be used and the commission rates paid to the custodian. MONEY PROFESSIONALS GROUP, LLC 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 implement the investment policy that you have approved in writing.

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**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

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### Proxy Votes

MONEY PROFESSIONALS GROUP, LLC does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, MONEY PROFESSIONALS GROUP, LLC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## Financial Information

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### Financial Condition

MONEY PROFESSIONALS GROUP, LLC 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 MONEY PROFESSIONALS GROUP, LLC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

## Business Continuity Plan

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### General

MONEY PROFESSIONALS GROUP, LLC is in the process of developing relationships through the Garrett Planning Network and WealthCare to enter into a business continuity agreement in case of serious illness or incapacity to the Principal, Wayne M. Blanchard.

## Information Security Program

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### Information Security

MONEY PROFESSIONALS GROUP, LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

### Privacy Notice

MONEY PROFESSIONALS GROUP, LLC 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 attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, 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 firewall barrier, secure data encryption techniques and authentication procedures in our computer environment. No client information is permanently stored on our in-house computers. All information is transferred to offsite secure electronic storage on a regular basis.

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 required 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.

## **Brochure Supplement (Part 2B of Form ADV)**

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### **Education and Business Standards**

MONEY PROFESSIONALS GROUP, LLC requires that advisors in its employ have either extensive experience in the investment advisory field or suitable educational background and/or professional designation. Examples of acceptable designations include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.



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## 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](http://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.
- CFP practitioners agree to abide by the CFP Board's Code of Ethics and Professional Responsibility.
- Agree to a minimum of 30 hours of continuing education every two years.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

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## Wayne M. Blanchard, CFP ® Practitioner

Educational Background:

Date of birth: 1948

College for Financial Planning—1985-1986

University of Florida, Major-Economics--1965-1969

Central Florida Junior College—Engineering--1966

Business Experience:

(1987-Present) Principal—Money Professionals Group

(1984-1987) Financial Advisor—Various firms

(1972-1984) Bank Officer, VP—Bank of the South

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Wayne Blanchard serves in multiple capacities for Money Professionals Group: Managing Member, Principal, Financial Planner and Investment Advisor Representative (IAR). We recognize that the lack of segregation of duties may potentially create conflicts of interest. However, we employ policies and procedures to ensure timely and accurate recordkeeping and supervision including outsourcing certain functions to qualified entities to assist in the efforts when necessary.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None