



BETTER MONEY  
DECISIONS

## Item 1 - Cover Page

### Part 2A of Form ADV: Firm Brochure

#### **Better Money Decisions, LLC**

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This brochure provides information about the qualifications and business practices of Better Money Decisions, LLC. If you have any questions about the contents of this brochure, please contact us at 844-507-0961. 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. Additional information about Better Money Decisions also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Better Money Decisions, LLC is a registered investment advisor. Registration of an Investment Advisor does not imply any level of skill or training. The verbal and written communications of an Adviser provide you with information about which you determine to hire or retain an Advisor.

Brochure date: August 2019

## **Item 2 – Material Changes**

This section of the brochure provides a summary of material changes for the firm over the past year.

- Effective May 6, 2019, the firm has changed our primary regulatory authority to the U.S. Securities and Exchange Commission.
- The firm has updated our assets under management – please refer to **Item 4 – Advisory business** for more specific information.
- The Investment Advisor Representatives of the firm are no longer actively offering insurance products for sale as a separate business activity.

Our Brochure may be requested by contacting Better Money Decision's Chief Compliance Officer, Lorraine Ell at 844-507-0961 ex 701

Additional information about Better Money Decisions is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with Better Money Decisions who are registered, or are required to be registered, as investment adviser representatives of Better Money Decisions.

Brochure Date: August 23, 2019

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## **Item 4 – Advisory Business**

### **Ownership/Advisory History**

Better Money Decisions, LLC (“we” or the “firm”) became approved as a state registered investment advisory firm in September 2014. The firm changed to an SEC registered firm in May 2019. The firm is owned and managed by Katharine Stalter, President and Senior Financial Advisor and Lorraine Ell, CEO and Senior Financial Advisor. Additional information about the owners can be found in Item 19.

### **Advisory Services Offered**

Before we enter into an Adviser-Client relationship, we may offer a complimentary general consultation to discuss services available, give a prospective client time to review services desired, and determine whether a relationship might benefit the client. Investment advisory services begin only after we, together with the client, formalize the relationship with a properly executed agreement. Better Money Decisions, LLC does not offer or participate in a wrap fee program. We offer the following services to our clients:

#### ***Portfolio Management:***

We manage individualized portfolios for our clients. We work with each client to formulate an individualized portfolio based upon his/her objectives, time frame, risk parameters and other investment considerations. We use marketable securities that may include bonds, common stock (equities), and treasury bonds. (Additional information about securities used their risks can be found under Item 8.) Our investment philosophy is to use principals of value, safety and quality to seek investment options globally. We place heavy emphasis on risk control, believing that avoiding losses allows appreciation potential of equities to be realized.

#### ***Comprehensive Financial Planning:***

Comprehensive Financial Planning is a multiple meeting process that results in a written financial plan for the client. First, we have a discovery meeting, the purpose of which is to introduce ourselves, discuss the client’s financial circumstances and the concerns that prompted the client to contact us, and determine whether and how we will work together. During a second meeting the client will be asked to share in a data gathering and discovery process to determine the client’s specific needs, goals, intentions, time horizons, risk tolerance and investment objectives. Finally, at the last meeting, we will present the client’s written financial plan. At this meeting, we will also discuss options regarding implementation of any recommendations made following the conclusion of the planning process.

Our financial planning and portfolio management services are individualized to each client. A client may impose restrictions on investment in certain securities or types of securities. Any restrictions must be provided in writing. As of May 6, 2019 we manage \$ 120,557,046 of client assets on a discretionary basis.

## **Item 5 – Fees and Compensation**

### ***Portfolio Management and Financial Planning Services: Fees and Compensation***

Fees for portfolio management include financial planning and can either be based upon a percentage of the assets under management or clients can be charged a fixed flat fee as explained below. All fees will be charged to a client a quarterly basis. All quarterly fees will be calculated, accrued and due in advance.

#### **Asset Under Management Fee Charges:**

The annual fee for our portfolio management and financial planning services for our client's with over \$250,000 in their managed account(s) will be eligible for our Asset Under Management Fee option that will range up to a maximum of 1.25%. The actual fees to be charged for managing your account will be specified in your client agreement.

The pro-rated first quarter's management fee will be calculated on the Account's initial value as reported by its custodian. Thereafter, the periodic fee will be based upon the previous quarter end Account value as reported by the client's custodian.

#### **Fixed Annual Fee Asset Management Fee Schedule:**

For client with assets under management of \$250,000 or less may qualify for our fixed fee portfolio management and financial planning program. Fees for our portfolio management and financial planning services provided on a fixed annual fee basis can range up to a possible maximum of \$7500 billed quarterly in advance (at the beginning of the billing period). If services are commenced in the middle of the billing period, then the prorated fee for that billing period will be billed in arrears at the end of that billing period. The actual fee to be charged will be discussed in advance with you and specified in the client agreement executed at the beginning of our engagement.

Fees charged for fixed annual fee services are negotiable based on the type of client, the complexity of the client's situation, the composition of the client's account (i.e., equities versus mutual funds), number and type of accounts), the relationship of the client with the investment adviser representative, and the total amount of assets under management and advisement for

the client.

The Fixed Fee services continue until terminated by either party (i.e., Better Money Decisions or you) by giving thirty (30) days written notice to the other party. When fees are billed in advance, Better Money Decisions will promptly refund any unearned fees up to the date of termination

It should be noted that lower fees for comparable services may be available from other sources.

### **General Information Regarding Asset Management Fees:**

The actual fee charged to each client percentage of Assets under management or fixed fee option) for our asset management services are negotiable based on the type of client, the complexity of the client's situation, the composition of the client's account (i.e., equities versus mutual funds), the relationship of the client with the investment adviser representative, and the total amount of assets under management for the client.

We believe that our annual fees are reasonable in relation to: (1) services provided and (2) the fees charged by other investment advisers offering similar services/programs. However, our annual investment advisory fee may be higher than that charged by other investment advisers offering similar services/programs. In addition to our compensation, you may also incur charges imposed at the mutual fund level (e.g., advisory fees and other fund expenses).

The investment advisory fees will be deducted from your account and paid directly to my firm by the qualified custodian(s) of your account. Clients must provide Better Money Decisions with written authorization to have fees deducted from the account and paid to Better Money Decisions, LLC.

The custodian will send client statements detailing account activity for the prior period including a description of all disbursements for the account including the amount of the firm's fee deducted directly from the account. At the discretion of Better Money Decisions, clients may pay fees directly upon receipt of a billing statement. You should review your account statements received from the qualified custodian(s) and verify that appropriate investment advisory fees are being deducted. The qualified custodian(s) will not verify the accuracy of the investment advisory fees deducted.

Prior to services being provided, the exact services and fees will be agreed upon and disclosed in the Portfolio Private Client Program – Client Agreement. Annual fees shall be divided and billed quarterly in advance.

Brokerage commissions and/or transaction ticket fees charged by the qualified custodian are billed directly to your account. Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that are incurred by the client. Clients may incur certain charges imposed by custodians, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee and Better Money Decisions does not receive any portion of these commissions, fees, and costs from you or the qualified custodian. In addition, you may incur certain charges imposed by third parties other than Better Money Decisions in connection with investments made through your account including, but not limited to, mutual fund sales loads, 12(b)-1 fees and surrender charges, variable annuity fees and surrender charges, IRA and qualified retirement plan fees, and charges imposed by the qualified custodian(s) of your account. Management fees charged by Better Money Decisions are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to you. A description of these fees and expenses are available in each investment company security's prospectus.

Item 12 further describes the factors that Better Money Decisions considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (*e.g.*, fees).

The specific manner in which fees are charged by Better Money Decisions is established in a client's written agreement with Better Money Decisions. Clients may also elect to be billed directly for fees or to authorize Better Money Decisions to directly debit fees from client accounts. Management fees shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of de minimis contributions and withdrawals). Accounts initiated or terminated during a calendar quarter 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.

A client may terminate the Investment Management Agreement for any reason at any time and, within the first five (5) business days after signing the contract, without any cost or penalty. Thereafter, the Agreement may be terminated at any time. Upon termination, fees will be prorated for the number of days that services were rendered during the termination quarter. All unearned fees will be refunded to the client.

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

Better Money Decisions 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**

Better Money Decisions offers personalized financial planning and investment advice to individuals, families, businesses and not-for-profit organizations. We do not require minimum income or account levels for our services. We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements, pre-existing relationships, or as otherwise determined by the firm.

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

Better Money Decisions uses a combination of technical and fundamental methods to assess risk and opportunities in global markets.

We obtain information from a wide variety of publicly available sources. Better Money Decisions does not have, nor does it claim to have, sources of inside or private information. The recommendations developed by Better Money Decisions are based upon our professional judgment and the results of recommendations are not guaranteed.

There is risk inherent in investing. Better Money Decisions cannot guarantee the future performance of client's accounts, promise any specific level of performance or promise that its investment decisions, strategies or overall management will be successful.

The investment decisions we make are subject to various market, currency, economic, political and business risks, and will not necessarily be profitable. Investing in securities involves risk of loss that clients should be prepared to bear.

Except as may otherwise be provided by law, Better Money Decisions will not be liable to clients for any loss (i) that the clients may suffer as a result of Better Money Decision's good faith decisions or actions where the firm exercises the degree of care, skill, prudence and diligence that a prudent person acting in a fiduciary capacity would use; (ii) caused by following clients' instructions; or (iii) caused by the custodian, any broker or dealer to which Better Money Decisions directs transactions for the clients or by any other person.

## **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 Better Money Decisions or the integrity of our management. Better Money Decisions has no information applicable to this Item.

## **Item 10 – Other Financial Industry Activities and Affiliations**

Better Money Decisions is **not** and does **not** have a related person that is a broker/dealer, municipal securities dealer, government securities dealer or broker, an investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund), another investment adviser or financial planner, a futures commission merchant, commodity pool operator, or commodity trading advisor, a banking or thrift institution, an accountant or accounting firm, a lawyer or law firm, an insurance company or agency, a pension consultant, a real estate broker or dealer, and a sponsor or syndicator of limited partnerships.

We are an independent registered investment registered adviser and only provide investment advisory services. We do not engage in any other business activities and offer no other services except those described in this Disclosure Brochure.

### ***Other Industry Affiliations***

Lorraine Ell currently maintains an active insurance license with the State of New Mexico however she is no longer actively selling insurance products to the public.

### ***Selection and Monitoring of Third Party Investment Advisers***

We do not use third party advisors.

## **Item 11 – Code of Ethics**

The firm is required to establish, maintain and enforce a Code of Ethics. Better Money Decisions has established a Code of Ethics that will apply to all of its associated persons. An investment adviser is considered a fiduciary. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. Advisors with Better Money Decisions have a fiduciary duty to all clients. This fiduciary duty is considered the core underlying principle for the advisor's Code of Ethics, which also covers its Insider Trading and Personal Securities Transactions Policies and Procedures. Better Money Decisions requires all of its supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws

at all times.

Upon employment or affiliation and at least annually thereafter, all supervised persons will sign an acknowledgement that they have read, understand and agree to comply with the firm's Code of Ethics. Better Money Decisions has the responsibility to make sure that the interests of all clients are placed ahead of the firm or its supervised person's own investment interest. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to any services being conducted. Better Money Decisions and its supervised persons must conduct business in an honest, ethical and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of advisor's Code of Ethics. However, if a client or a potential client wishes to review the firm's Code of Ethics in its entirety, a copy will be provided upon request.

### **Affiliate and Employee Personal Securities Transactions Disclosure**

Better Money Decisions or associated persons of the firm may buy or sell for their personal accounts, investment products identical to those recommended to clients. Better Money Decisions and associated persons do not buy or sell for their personal accounts concurrently with trades done in client accounts. This creates a potential conflict of interest. It is the express policy of Better Money Decisions that all persons associated in any manner with our firm must place clients' interests ahead of their own when implementing personal investments. Better Money Decisions and its associated persons will not buy or sell securities for their personal account(s) where their decision is derived, in whole or in part, by information obtained as a result of employment or association with our firm unless the information is also available to the investing public upon reasonable inquiry.

We are now and will continue to be in compliance with applicable state and federal rules and regulations. To prevent conflicts of interest, we have developed written supervisory procedures that include personal investment and trading policies for our representatives, employees and their immediate family members (collectively, associated persons):

- Associated persons cannot prefer their own interests to that of the client.
- Associated persons are prohibited from trading or recommending clients purchase investments in which the firm or a related person has a material financial interest.
- Associated persons cannot purchase or sell any security for their personal accounts prior to implementing transactions for client accounts.
- Associated persons cannot buy or sell securities for their personal accounts when

those decisions are based on information obtained as a result of their employment, unless that information is also available to the investing public upon reasonable inquiry.

- Associated persons are prohibited from purchasing or selling securities of companies in which any client is deemed an “insider”.
- Associated persons are discouraged from conducting frequent personal trading.
- Associated persons are generally prohibited from serving as board members of publicly traded companies unless an exception has been granted to the Chief Compliance Officer of Better Money Decisions

Any associated person not observing our policies is subject to sanctions up to and including termination.

## **Item 12 – Brokerage Practices**

### ***Recommendation Criteria***

Some of the primary considerations in determining reasonableness of commissions and related brokerage services are: rates charged by other brokers that provide clearing or custody services for registered investment advisers; reputation and financial strength; breadth and depth of available products, with an important factor being the broker's no-transaction-fee mutual fund universe; accuracy with which transactions are processed; customer service responsiveness; availability of technology solutions interoperable with our systems and suitable for managing multiple accounts; as well as client satisfaction. We periodically evaluate the foregoing factors, and while it may conclude based on its review that commission rates paid by clients are reasonable, lower commissions may be available from other brokers or in conjunction with retail (non-advisory) accounts, and certain mutual funds that carry a transaction fee may be available on a no-transaction-fee basis from other brokers or directly from the fund company.

### ***Directed Brokerage***

Clients should understand that not all investment advisors require the use of a particular broker/dealer or custodian. Better Money Decision's qualified custodian is TD Ameritrade Institutional. Some investment advisors allow their clients to select whichever broker/dealer the client decides. By requiring clients to use a particular broker/dealer, Better Money Decisions may not achieve the most favorable execution of client transactions and the practice requiring the use of specific broker/dealers may cost clients more money than if the client used a different broker/dealer or custodian. However, for compliance and operational efficiencies, Better Money Decisions has decided to require my clients to use broker/dealers and other qualified custodians determined by Better Money Decisions.

### ***Soft Dollars and Research***

“Soft dollars” are defined as a form of payment investment firms can use to pay for goods and services such as news subscriptions or research. When an investment firm gives its business to a particular brokerage firm, the brokerage firm in return can agree to use some of its revenue to pay for these types of services. In order to stem the potential conflicts of interest that may arise from “soft dollar” arrangements, we pursue a policy of not entering into any such arrangements, either orally or in writing. Should we enter into a “soft dollar” arrangement, it shall be only to the extent that it complies with the “safe harbor” requirements of Section 28(e) of the Securities Exchange Act of 1934 and any then-current federal and state regulations. Also upon entering any such arrangements, we will immediate update this ADV Part 2A.

### ***Brokerage for Client Referrals***

We do not receive client referrals or any other incentive from any broker-dealer or custodian.

### ***Trade Aggregation***

When buying or selling the same security for multiple client accounts at the same time, we may “block” or group the trades together. As a result, each client will receive the average price obtained on the entire block, which may be more advantageous compared to that which would have been obtained on separate smaller orders.

When blocking orders, we will first determine the number of shares of a given security to be traded for each client account. Next, we will enter an order for the total number of shares to be traded as a block. After the order is filled, we will provide instructions to the custodian to allocate the trade among individual client accounts per calculations performed in the first step. In the event an order is only partially filled or pro-rata allocation would negatively affect a client, we will instruct the custodian in an alternative allocation of the trade.

## **Item 13 – Review of Accounts**

### ***Periodic Reviews***

Better Money Decisions’ advisors monitor the firm’s portfolios on a daily basis. Additionally, advisors meet with clients on a regular basis. Clients may request reviews at any time.

### ***Other Reviews***

Additional reviews are conducted periodically depending on market conditions, economic or political events, or by changes in a client’s financial situation (such as retirement, termination of employment, physical move or inheritance).

## **Reports**

Clients receive monthly statements from their custodian.

## **Item 14 – Client Referrals and Other Compensation**

Better Money Decisions is not paid any referral fees for any portfolio/investment recommendations, nor are we paid any referral fees for recommending other professionals that can help our clients with an overall financial plan. The firm does not pay other professionals a referral fee or share revenue between Better Money Decisions and another referral source.

## **Item 15 – Custody**

Custody, as it applies to investment advisors, has been defined by regulators as having access or control over client funds and/or securities. In other words, custody is not limited to physically holding client funds and securities. If an investment adviser has the ability to access or control client funds or securities, the investment adviser is deemed to have custody and must ensure proper procedures are implemented.

Better Money Decisions is deemed to have custody of client funds and securities whenever Better Money Decisions is given the authority to have fees deducted directly from client accounts. However, this is the only form of custody Better Money Decisions will ever maintain. It should be noted that authorization to trade in client accounts is not deemed by regulators to be custody.

For accounts in which Better Money Decisions is deemed to have custody, I have established procedures to ensure all client funds and securities are held at a qualified custodian in a separate account for each client under that client's name. Clients or an independent representative of the client will direct, in writing, the establishment of all accounts and therefore are aware of the qualified custodian's name, address and the manner in which the funds or securities are maintained. Finally, account statements are delivered directly from the qualified custodian to each client, or the client's independent representative, at least quarterly. Clients should carefully review those statements and are urged to compare the statements against reports received from Better Money Decisions. When clients have questions about their account statements, they should contact Better Money Decisions or the qualified custodian preparing the statement.

When fees are deducted from an account, Better Money Decisions is responsible for calculating the fee and delivering instructions to the custodian. At the same time Better Money Decisions instructs the custodian to deduct fees from your account; Better Money Decisions will send you an invoice itemizing the fee. Itemization will include the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee.

Better Money Decisions does not have custody of client funds. Clients receive at least quarterly statements from the broker dealer/qualified custodian that holds and maintains client's investment assets.

### **Item 16 – Investment Discretion**

Clients grant Better Money Decisions discretionary trading authority over their account(s) that will be managed by the firm. Clients also grant Better Money Decisions the authority to make all decisions to buy, sell or hold securities, cash or other investments for the account(s). The firm has sole discretion without first consulting with clients. Clients give Better Money Decisions full power and authority to carry out investment decisions by giving instructions, on behalf of clients, to brokers and dealers and the custodian for the account(s). Clients authorize Better Money Decisions to provide evidence of the firm's authority. Any changes to investment instructions and limitations must be delivered to Better Money Decisions in writing.

### **Item 17 – Voting Client Securities**

As a matter of firm policy and practice, Better Money Decisions 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. Better Money Decisions may provide advice to clients regarding the clients' voting of proxies.

### **Item 18 – Financial Information**

The firm does not require or solicit prepayment of more than \$500 in fees per client six months or more in advance for any of the firm's services. Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Better Money Decision's financial condition. Better Money Decisions has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of any bankruptcy proceeding.

### **Business Continuity Plan**

Better Money Decisions has a business continuity and contingency plan in place designed to respond to significant business disruptions. These disruptions can be both internal and external. Internal disruptions will impact my ability to communicate and do business, such as a fire in the office building. External disruptions will prevent the operation of the securities markets or the operations of a number of firms, such as earthquakes, wildfires, hurricanes, terrorist attack or other wide-scale, regional disruptions.

Our continuity and contingency plan has been developed to safeguard employees' lives and firm property, to allow a method of making financial and operational assessments, to quickly recover and resume business operations, to protect books and records, and to allow clients to continue transacting business.

The plan includes the following:

- Alternate locations to conduct business;
- Hard and electronic back-ups of records;
- Alternative means of communications with employees, clients, critical business constituents and regulators; and
- Details on the firms' employee succession plan

Our business continuity and contingency plan is reviewed and updated on a regular basis to ensure that the policies in place are sufficient and **operational**.

## **Better Money Decisions Privacy Policy**

Regulation S-P, Privacy of Consumer Financial Information, requires financial institutions, including Better Money Decisions, to provide notice to current clients and prospective clients about their policies and practices concerning the collection and use of customer, non-public information. This privacy policy notice is given to all clients of Better Money Decisions upon entering into a contract with us and annually thereafter.

Privacy Disclosure Statement. A primary goal of Better Money Decisions is to protect the privacy of its clients. We do not sell the personal information of clients to anyone. To conduct regular business, Better Money Decisions may collect non-public personal information from clients. This information is provided by clients of ours on applications and other forms provided by clients as well as transactions with the firm, our affiliates, or others.

Better Money Decisions may enter into contracts with outside third parties so that we can assist its clients in servicing their accounts. In order to do this, we will disclose personal information to companies that help us process transactions for client accounts for example, executing client trades through a broker/dealer. However, we does not share or disclose any non-public customer information except as allowed or required by law. In addition to sharing information in order to provide financial services to clients,

Better Money Decisions may be required to disclose personal information to cooperate with regulators or law enforcement authorities, to resolve customer disputes or for risk control.

**Information Safeguarding.** Better Money Decisions has implemented strict policies and procedures aimed at protecting the sensitive nature of client information. We restrict access to client information to only those partners of Better Money Decisions that must provide products and services to clients in order to service client accounts. Better Money Decisions has implemented physical, electronic, and procedural safeguards aimed at meeting our duty to protect non-public client information.

If you have any questions concerning Better Money Decisions' customer privacy policy or concerns about your personal information please feel free to contact us at [WeCanHelp@bettermoneydecisions.com](mailto:WeCanHelp@bettermoneydecisions.com) or 844-507-0961.