



BETTER MONEY
DECISIONS

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Part 2A of Form ADV: Firm Brochure

Better Money Decisions, LLC

4801 Lang NE, Suite 110

Albuquerque, NM 87109

www.bettermoneydecisions.com

Tel: 844-507-0961

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CRD# 172980

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.

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: November 15, 2018

Item 2 – Material Changes

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

- No material changes were made to this brochure.
- Our Brochure may be requested by contacting Better Money Decision’s Chief Compliance Officer, Lorraine Ell at 844-507-0961 ex 401

Additional information about Better Money Decisions 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 Better Money Decisions who are registered, or are required to be registered, as investment adviser representatives of Better Money Decisions.

Brochure Date: November 15, 2018

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Item 4 – Advisory Business

Ownership/Advisory History

Better Money Decisions, LLC (“we” or the “firm”) is a New Mexico-registered investment advisory firm since September 2014. The firm is owned and managed by Katharine Stalter, Founder and Chief Marketing Officer 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 November 15, 2018, we manage \$91,161,000 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 will be a percentage of the assets under management that the client's pays on a quarterly basis. The quarterly fee will be calculated, accrued and due in advance. Charges will not exceed an annual fee of 1.25% or 125 basis points. Lower fees for comparable services may be available from other sources.

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.

The actual fee charged to each client is negotiable based on factors such as the client's financial situation and circumstances, the amount of assets under management and the overall complexity of the services provided. This includes the type of portfolio strategies used. 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 and the quarterly fees are computed based upon the market value of assets in the account as of the last business day of the prior calendar quarter.

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.

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.

Better Money Decisions may also choose to charge clients a flat fee.

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 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.

Other Compensation

In addition to being an investment adviser representative of Better Money Decisions, Katharine Stalter and Lorraine Ell hold insurance licenses to sell limited insurance products with the firm Better Insurance Decisions, LLC an insurance agency registered in New Mexico. It is anticipated that a small portion, less than 5% of the owners' time will be spent providing insurance products. Compensation from selling insurance products provides economic benefit for this activity. This activity may create a conflict of interest with clients. However, since this activity represents less than 5% of the owners' time and income, it is presumed not to be substantial. Furthermore, Ms. Stalter and Ms. Ell inform clients that they are not obligated to implement any insurance recommendations through Better Insurance Decisions, LLC. Additionally, we attempt to mitigate any conflicts of interest to the best of our ability by placing the client's interests ahead of our own and through our fiduciary duty.

Please see Item 10 of this Disclosure Brochure for details regarding other business activities.

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

Broker-Dealer Affiliations

We are not affiliated with a broker-dealer.

Futures/Commodities Firm Affiliation

We are not affiliated with a futures or commodities broker.

Other Industry Affiliations

Our owners, Katharine Stalter and Lorraine Ell are also licensed insurance agents in the State of New Mexico. Additional information about this affiliation can be found under Item 5.D.

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 immediately 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.

Better Money Decisions will fully comply with the custody rules and safekeeping provisions prescribed under Board Rule 116.17.

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.

Item 19 – Requirements for State-Registered Advisers

Executive Officers and Management

Katharine Stalter, MBA
Founder and Chief Investment Officer
Born: 1961

Education:

Saint Mary's College – B.A. – English, 1983
Northwestern University, Kellogg School of Management – MBA-1999

Business Background:

Better Money Decisions, LLC – September 2014 – Present
Founder and Chief Investment Officer/ Investment Adviser Representative
BENZINGA – September 2014

Freelance Writer

US News – July 2014- Present

Freelance Writer

TheStreet.com – October 2010-present

Investment columnist

Morningstar Advisor – November 2010 – present

Columnist

Portfolio Wealth Advisors – October 2012 – September 2014

Investment Advisor Representative

TFNN – December 2012- October 2012

Freelance Writer

Moneyshow.com – July 2011–August 2012

Stock analyst and video series host

Investor's Business Daily – January 2001-September 2010

Stock market reporter and video series host

Additional Biographical Information

From 1986 through 1997, Ms. Stalter was a business and finance journalist at publications including Daily Variety and the Hollywood Reporter. In 1999 and 2000, she served as a business development and marketing manager at Internet startups, including Creative Good. In 2001, she entered the financial services field, which led to the founding of Better Money Decisions, LLC.

Other Business Activity

As disclosed in Items 5.C and 10.C, Ms. Stalter is an insurance agent. She spends approximately 5% of her time on this activity.

Performance Based Compensation

Ms. Stalter does not receive any other compensation or incentives.

Disciplinary History

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Additional Relationships with Issuers of Securities

Registered investment advisers are required to disclose all material facts regarding any relationship with an issuer of securities. Ms. Stalter does not have a relationship with an issuer of securities. Therefore, no information is applicable to this Item.

Lorraine Ell
CEO and Senior Financial Advisor
Born: 1952

Education:

Michigan State University – B.A. – Linguistics, 1974; MA – Leadership, 2006

Business Background:

Better Money Decisions, LLC – November 2015 – Present
CEO and Senior financial Advisor/ Investment Adviser Representative

Excellat Consulting, LLC – November 2014 – Present
President

University of Phoenix – February 2007 – October 2016
Adjunct Faculty

Portfolio Wealth Advisors – January 2008 – November 2014
Director of Operations/Investment Adviser Representative

Additional Biographical Information

From 1983 through 1992, Lorraine Ell was a stock broker. She left to form an import, marketing and distribution company in Budapest, Hungary, returning to the financial services industry in 2008.

Other Business Activity

As disclosed in Items 5.C and 10.C, Ms. Ell is an insurance agent. She spends approximately 5% of her time on this activity.

Performance Based Compensation

Ms. Ell does not receive any other compensation or incentives.

Disciplinary History

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Additional Relationships with Issuers of Securities

Registered investment advisers are required to disclose all material facts regarding any

relationship with an issuer of securities. Ms. Ell does not have a relationship with an issuer of securities. Therefore, no information is applicable to this Item.

Important Disclosure

Per the requirements of CCR Section 260.238(k), we have fully disclosed all material conflicts of interest regarding Better Money Decisions, our investment adviser representatives and our employees that could reasonably be expected to impair the rendering of unbiased and objective advice.

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.

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Tel: 844-507-0961

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Supervised Person: Nancy Hetrick, telephone: 844-507-0961 x 704

This brochure supplement provides information about Nancy Hetrick that supplements the Better Money Decisions brochure. You should have received a copy of that brochure. Please contact Kate Stalter if you did not receive Better Money Decision advisor firm brochure or if you have any questions about the contents of this supplement. Additional information about Nancy Hetrick is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement date: November 15, 2018

Item 2 Educational Background and Business Experience

Nancy Hetrick, ADFATM, MAFFTM, AWMA®

Senior Financial Advisor

Born: May 7, 1967

Education:

Institute of Divorce Financial Professionals, CDFATM 2011

National Association of Certified Valuators and Analysts, MAFF 2015

College of Financial Planning 2002 AWMA

College of Financial Planning 2011 CMFC

Business Background:

Better Money Decisions, LLC – June 2017- Present

Senior Financial Advisor

Smarter Divorce Solutions, LLC – January 2012 - Present

Owner CEO and Consultant

Clarity Financial, LLC –October 2012 - June 2017

Senior Financial Advisor

Portfolio, LLC – May 2011- September 2012

Senior Financial Advisor

Charles Schwab & Company – November 1999 – May 2011

Financial Advisor

Performance Based Compensation

Ms. Hetrick does not receive any other compensation or incentives.

Item 3 Disciplinary Information

Disciplinary History

Nancy Hetrick has never been the subject of any regulatory disciplinary action.

Item 4 Other Business Activities

Other Business Activity

Smarter Divorce Solutions, LLC, January 2012. Duties are to assist the client and his/her lawyer to understand how the financial decisions made will impact the client's financial future.

Item 5 Additional Compensation

Additional Relationships with Issuers of Securities

Registered investment advisers are required to disclose all material facts regarding any relationship with an issuer of securities. Ms. Hetrick does not have a relationship with an issuer of securities. Therefore, no information is applicable to this Item.

Additional Compensation

Ms. Hetrick receives no commissions or other broker-dealer related compensation.

Performance Based Compensation

Her compensation is based on a percentage of the fees collected from the AUM she manages.

Ms. Hetrick does not receive any other compensation or incentives.

Item 6 Supervision

Supervision Ms. Hetrick works under the supervision of Lorraine Ell who monitors the advice Ms. Hetrick provides to clients. Lorraine Ell is CEO and can be reached at 844-507-0961 or via email at: lorraine@bettermoneydecisions.com.

Item 7 Requirements for State-Registered Advisers

Ms. Nancy Hetrick filed for Chapter 7 bankruptcy on 11/14/1995 due to a spouse's large consumer debt levels. The action was not business related and the bankruptcy was fully discharged on 4/1/1996.

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CRD# 4819343

Supervised Person: Susan Koe, telephone: 844-507-0961 x 706

This brochure supplement provides information about Susan Koe that supplements the Better Money Decisions brochure. You should have received a copy of that brochure. Please contact Kate Stalter if you did not receive Better Money Decision advisor firm brochure or if you have any questions about the contents of this supplement. Additional information about Susan Koe is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement date: November 15, 2018

Item 2 Educational Background and Business Experience

Susan Koe, CFP®
Financial Planner
Born: 1979

Education:

Northwest Missouri State University 1998-2002; Bachelor in Science, double major Finance and Business Economics

Northern Arizona University 2002-2004; Master's in Business Administration

Business Background:

Vanguard - July 2004 - February 2016
Financial Planner

Performance Based Compensation

Ms. Koe does not receive any other compensation or incentives.

Item 3 Disciplinary Information

Disciplinary History

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 Other Business Activities

Other Business Activity

None

Item 5 Additional Compensation

Additional Relationships with Issuers of Securities

Registered investment advisers are required to disclose all material facts regarding any relationship with an issuer of securities. Ms. Koe does not have a relationship with an issuer of securities. Therefore, no information is applicable to this Item.

Additional Compensation

Ms. Koe receives no commissions or other broker-dealer related compensation.

Item 6 Supervision

Supervision Mrs. Koe works under the supervision of Kate Stalter and Lorraine Ell who monitor the advice the Ms. Koe provides to clients. Kate Stalter is CMO and Lorraine Ell is CEO and they can be reached at 884-507-0961 or via email at:

kate@bettermoneydecisions.com or lorraine@bettermoneydecisions.com respectively.

Item 7 Requirements for State-Registered Advisers

Ms. Koe has no disclosures relevant to this item.

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Supervised Person: Bryan R. Giron, telephone: 844-507-0961 x 703

This brochure supplement provides information about Bryan R. Giron that supplements the Better Money Decisions brochure. You should have received a copy of that brochure. Please contact Kate Stalter if you did not receive Better Money Decision advisor firm brochure or if you have any questions about the contents of this supplement. Additional information about Bryan R. Giron is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement date: November 15, 2018

Item 2 Educational Background and Business Experience

Bryan R. Giron, Financial Advisor

Born: 1986

Education:

University of New Mexico – Anderson School of Management 2006 – 2010; BBA, Finance

Business Background:

Better Money Decisions, LLC – November 2015 – Present

Financial Advisor

Portfolio, LLC – April 2009 – July 2013

Financial Advisor and Trader

Performance Based Compensation

Mr. Giron does not receive any other compensation or incentives.

Item 3 Disciplinary Information

Disciplinary History

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 Other Business Activities

Other Business Activity

No other Business Activity.

Item 5 Additional Compensation

Additional Relationships with Issuers of Securities

Registered investment advisers are required to disclose all material facts regarding any relationship with an issuer of securities. Mr. Giron does not have a relationship with an issuer of securities. Therefore, no information is applicable to this Item.

Additional Compensation

Mr. Giron receives no commissions or other broker-dealer related compensation.

Performance Based Compensation

His compensation is based on a percentage of the fees collected from the AUM he manages. Mr. Giron does not receive any other compensation or incentives.

Item 6 Supervision

Supervision Mr. Giron works under the supervision of Kate Stalter and Lorraine Ell who monitor the advice the Mr. Giron provides to clients. Kate Stalter is CMO and Lorraine Ell is CEO and they can be reached at 884-507-0961 or via email at: kate@bettermoneydecisions.com or lorraine@bettermoneydecisions.com respectively.

Item 7 Requirements for State-Registered Advisers

Mr. Giron has no disclosures relevant to this item.