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[www.morethanyourmoney.com](http://www.morethanyourmoney.com)

July 20, 2021

This Disclosure Brochure provides information about the qualifications and business practice of More Than Your Money, Inc. (“MTYM” or “Advisor”) to assist you in determining whether to retain them as an advisor. If you have any questions about the contents of this brochure, please contact Jane Young at (719) 722-2135 or [info@morethanyourmoney.com](mailto:info@morethanyourmoney.com).

MTYM is a Registered Investment Advisor. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any State Securities Authority. Registration of an investment advisor does not imply any specific level of skill or training.

Additional information about MTYM and its advisory personnel is available at the SEC’s website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by the firm's name or by the firm's unique identifying number known as the CRD number. Our CRD number is 289058.

## **Item 2 – Material Changes**

When material changes occur, we will amend this Disclosure Brochure to reflect the changes. Annually, a Summary of Material Changes will be provided to each Client and an offer of a complete Disclosure Brochure if a material change occurs in the business practices of MTYM.

### Material Changes since the Last Update

Since the last annual update on February 17, 2021, MTYM has had the following change:

- In July 2021, Heather Solley became an investment adviser representative of MYTM.

### Full Brochure Available

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may also request a copy of this Disclosure Brochure at any time, by contacting us at (719) 722-2135 or by email at [info@morethanyourmoney.com](mailto:info@morethanyourmoney.com).

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#### **Item 4 – Advisory Business**

More Than Your Money, Inc. (“MTYM” or “Advisor”) is organized as a corporation under the laws of the State of Colorado. Founded in June of 2017, MTYM is owned entirely by Jane M. Young, CFP, EA.

MTYM typically provides financial planning to individuals and families pursuant to a written Investment Advisory Agreement. MTYM customizes services to a client’s financial situation, goals, and objectives.

In general, MTYM’s financial planning services include any or all of the following:

- Investment Portfolio Review and Asset Allocation
- Investment Recommendations and Implementation
- Retirement Planning
- Tax Planning
- Individual Income Tax Return Preparation
- Goal Setting
- Review of Insurance Coverage and Needs
- Estate Planning - Will and Health Power of Attorney
- Budgeting and Record Keeping
- General Financial Planning
- Advice and Support for Widows and Widowers
- Assistance with Post-Divorce Paperwork and Financial Planning
- Coaching

MTYM looks at the many facets of a client’s financial picture and integrates those elements into a cohesive plan taking into account a client’s goals, tax considerations, estate planning issues, and insurance coverage. MTYM performs investment account reviews periodically or upon request.

While MTYM does provide investment advice and executes trades of securities on the Client’s behalf, MTYM does not exercise regular and continuous management over Clients' accounts. MTYM does not exercise discretion in client accounts. MTYM executes trades in Clients' accounts on a non-discretionary basis only. Non-discretionary authority requires MTYM to obtain the Client’s approval of each specific transaction prior to executing.

Prior to engaging MYTM, each client is required to enter into an investment advisory agreement

that defines the terms, conditions, authority, and responsibilities of MTYM and the client. If a client does not receive a Brochure at least 48 hours prior to entering into an advisory agreement, the client has the right to terminate the agreement within five business days after entering into it without penalty or fee.

MTYM offers the following types of engagements:

#### Standard Integrated Retainer

Standard Integrated Retainers include investment portfolio reviews; asset allocation and investment implementation; retirement planning; tax planning; individual income tax return preparation; goal setting; review of insurance coverage and needs; estate planning counseling; budgeting and record keeping; and, general financial planning.

#### Investment Retainer

An Investment Retainer covers only the management of investments. Financial planning and tax preparation services are not included in an investment retainer engagement.

#### Hourly Engagements

MTYM offers services on an hourly basis as well to include consultations on specific projects or general financial planning.

#### Assets Under Management

MTYM does not provide continuous and regular supervisory or management services to securities portfolios and therefore does not report assets under management.

### **Item 5 – Fees and Compensation**

MTYM charges fees on an hourly or fixed basis. All fees reflect the complexity of the client situation. Where MTYM charges a fixed fee, that fee is based on such factors as the complexity of the client's situation, the composition of the client's account, and the needs of the client with MTYM. The specific manner in which fees are charged is established in each client's written agreement with MTYM. MTYM's fees are non-negotiable.

## Fixed Fees:

### Standard Integrated Retainer

Standard retainers begin at \$6,000 per year but vary based upon the complexity of the client's situation, the composition of the client's account, and the needs of the client with MTYM.

### Investment Retainer

Investment retainers begin at \$4,000 per year but vary based upon the complexity of the client's situation, the composition of the client's account, and the relationship of the client with MTYM.

### Hourly Fee

MYTM's hourly rate is \$500/hour.

### Billing of Fees

MTYM charges its ongoing fixed annual fee engagements on a quarterly basis in advance. Clients can either choose to pay a fee to MTYM by check or credit card upon invoice or be deducted directly from their account(s) held at an independent custodian every quarter. Before fees are deducted from a Client's account(s), the Client will first provide written authorization to the custodian allowing for the direct debiting of the fee from the account. Each time the fee is to be debited from the account, MTYM concurrently sends an invoice to the Client notifying Client of the fee being deducted from the account. The Custodian's statement sent at least quarterly, to the Client shows all disbursements from Client account(s) including Advisor's fee.

Fees for projects of a limited scope are generally billed in full at the time of the initial engagement or half at the time of initial engagement and half on delivery of the services. Fixed fees are paid by the client through cash, check, credit card, or, if the Client has an account with TD Ameritrade and consents to payment by this method, by debiting their account at TD Ameritrade. If clients have elected to have their fees deducted directly from TD Ameritrade, an invoice indicating payment has been made from their account is sent to the client by MTYM immediately following the fee deduction.

### Fees at Termination of an Engagement

A Client may terminate any agreement at any time by providing written notice to MTYM. A Client has five (5) business days from the date of execution of an agreement to terminate Advisor's services without penalty or fees. After five days, if the Client has made an advance payment at the time of termination, any unearned portion of the advance payment will be promptly refunded to

the Client. Any fees that have been earned but not yet paid by Client at the time of termination will be due and payable. Whether fees have been earned or unearned will be determined by Advisor in Advisor's sole discretion based upon the work actually performed as compared to the work identified at the beginning of the term to be performed.

#### Potential Third-Party Fees

In addition to Advisor's fee, clients may incur certain other fees and charges to implement Advisor's investment recommendations. Additional charges and fees will be imposed by custodians, brokers, such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes. 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 MTYM's fee. MTYM does not receive any portion of these fees.

#### **Item 6 – Performance-Based Fees**

MTYM does not charge performance-based fees for its investment advisory services.

MTYM does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

#### **Item 7 – Types of Clients**

MTYM offers investment advisory services primarily to families and individuals.

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

MTYM researches and analyzes numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others. MTYM's investment strategy favors long-term, focused investments that do not require frequent trading and rapid responses to financial markets. Recommendations are based on functional asset allocation which includes clients' investments both in and out of retirement accounts, savings, home, other real estate, and other assets. Personal information about the client and potential risk factors for the

client are taken into account for investment recommendations when that information is available. Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss.

The primary investments that MTYM recommends are publicly traded mutual funds; exchange traded funds (ETFs); certificates of deposit; money market funds; and, cash equivalents. In addition to the risk of losing money invested, the risks of inflation, running out of money, and a change in lifestyle due to inadequate funds are discussed with clients.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

### **Item 9 – Disciplinary Information**

MTYM is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of our firm or the integrity of our management. MTYM has no information to provide that is applicable to this Item.

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

Neither MTYM, nor any affiliated person is registered as or have a pending application as a broker-dealer, futures commission merchant, commodity pool operator, or commodity trading advisor or as a representative of any of the foregoing entities.

Jane Young is a member of the Alliance of Comprehensive Planners (ACP), which is an organization owned and operated by fee-only financial planners that provides methodology for financial planning services as well as a community of like-minded financial planners who share ideas and planning tools. More Than Your Money, Inc. uses many of the methods developed by ACP and has contributed to the organization through committee involvement, presentation at conferences, and training of other advisors. Jane Young is also a member of the National Association of Personal Financial Advisors (NAPFA) and a member, and past president of her local chapter, of the Financial Planning Association (FPA).



## **Item 11 – Code of Ethics**

### Code of Ethics

MTYM has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with MTYM. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to our Clients. MTYM and its Supervised Persons owe a duty of loyalty, fairness, and good faith towards each Client. It is the obligation of MTYM associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at (719) 722-2135 or [info@morethanyourmoney.com](mailto:info@morethanyourmoney.com).

### Personal Trading with Material Interest

MTYM does not purchase or sell securities for clients in which MTYM has a material interest. MTYM does not act as principal in any transactions. MTYM will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In addition, the MTYM does not act as the general partner of a fund or advise an investment company. MTYM does not have a material interest in any securities traded in Client accounts.

### Personal Trading in Same Securities as Clients

MTYM allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by the fact that MTYM conducts itself as a fiduciary and most trades in a Client's account are mutual funds and ETFs that present little to no likelihood of a material conflict when purchasing the same securities.

## **Item 12 – Brokerage Practices**

MTYM does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services. Many MTYM clients have accounts through TD Ameritrade Institution division (TDA) and Vanguard (VG). Clients are not required to have accounts with TDA or VG; however, MTYM recommends that clients use TDA as their custodian. Any custodial

recommendations are based on the client's need for such services as MTYM can perform trades in client accounts, at the client's direction, at TDA and VG or assist clients with trades at other financial institutions if requested. MTYM does not receive any compensation from any third party in connection with its recommendation.

Because MTYM receives benefits from TDA in the form of access to research and support this gives the firm an incentive to recommend TDA to the client, which creates a potential conflict of interest. We believe the support TDA provides allows us to better meet the needs of our clients, and we always have a reasonable basis to believe TDA is in the client's best interest.

The Advisor does not aggregate clients' trades with other clients.

### **Item 13 – Review of Accounts**

MTYM conducts investment reviews at least annually and, depending on the degree of complexity, semi-annually. Financial planning is viewed as an ongoing process.

The firm receives copies of client account statements and trade confirms through TDA and VG. These are reviewed when an investment review is performed with a client, or if requested by a client. Statements at other firms are reviewed when provided by a client in preparation for an investment review.

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

MTYM is a fee-only advisory firm that is compensated solely by the Client. MTYM does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. MTYM may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, MTYM may receive referrals of new Clients from a third-party; however, no compensation is either paid to or received for a referral.

### **Item 15 – Custody**

All securities will be held at an independent qualified custodian. Because MTYM debits its fee directly from a custodial account this can be construed as having custody. However, MTYM utilizes safeguards to prevent the firm from being subject to the additional accounting requirements of an adviser with custody.

The Client will first provide written authorization allowing for the direct debiting of MTYM's fee from their account. Each time the fee is debited from the account, MTYM sends the client an invoice and simultaneously notifies the custodian of the fee to be deducted. Clients will receive, at least quarterly, statements from the qualified custodian that holds and maintains client's investment assets. The Custodian's account statement will provide a list of all assets held in the account, asset values, and all transactions affecting the account assets, including any additions or withdrawals.

Advisor may also provide clients with periodic reports on client's account. Advisor urges all clients to carefully review such reports and compare such custodial statements to any reports that we may provide to you. These reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

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

MTYM exercises only non-discretionary authority over clients' accounts, which means that trades are performed only with client approval.

### **Item 17 – Voting Client Securities (i.e., Proxy Voting)**

MTYM does not vote client securities. The client will maintain responsibility for directing the manner in which proxies are voted, as well as all other elections relative to mergers, acquisitions, tender offers, or other events pertaining to the client's investments. The client will receive their proxies and other solicitations directly from the custodian or transfer agent for their investments.

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

Neither MTYM, nor its management, have any adverse financial situations that would reasonably impair the ability of MTYM to meet all obligations to its Clients. Neither MTYM, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. MTYM is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees \$500 or more for services to be performed six months or more in advance.

### **Item 19 – Requirements for State-Registered Advisers**

Jane Young is the President of More than Your Money, Inc. Jane's experience and education is detailed in an attached supplement to this brochure. Please refer to Item 10 for information on other business affiliations. More than Your Money, Inc. is not compensated with performance-based fees.

Neither MTYM nor any management persons have any relationship or arrangement with any issuers of securities.

Neither MTYM nor Jane Young have the following disclosures:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - (a) An investment or an investment-related business or activity;
  - (b) Fraud, false statement(s), or omissions;
  - (c) Theft, embezzlement, or other wrongful taking of property;
  - (d) Bribery, forgery, counterfeiting, or extortion; or,
  - (e) Dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - (a) An investment or an investment related business or activity;
  - (b) Fraud, false statement(s), or omissions;
  - (c) Theft, embezzlement, or other wrongful taking of property;
  - (d) Bribery, forgery, counterfeiting, or extortion; or,
  - (e) Dishonest, unfair, or unethical practices.



Jane M. Young, CFP®, EA

More than Your Money, Inc.

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This Brochure Supplement provides information about Jane Young that supplements the More Than Your Money, Inc. Brochure. You should have received a copy of that Brochure. Please contact Jane Young at (719) 722-2135 if you did not receive the More Than Your Money, Inc. Brochure or if you have any questions about the contents of this supplement.

Additional information about Jane Young, CRD# 2771257 is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2- Educational Background and Business Experience

**Jane M. Young, CFP®, EA**

Born: 1960

### EDUCATION:

Certified Financial Planner Professional Education Program, College for Financial Planning, 1994

Master of Business Administration in Finance, University of Colorado, 1989

Bachelor of Science in Business Administration, University of Colorado, 1982

### EMPLOYMENT:

More than Your Money, Inc.  
Owner - August 2017 to present

It's Not Just Money, Inc.  
Co-Owner · March 1999 to August 2017

### PROFESSIONAL DESIGNATIONS:

Certified Financial Planner™ 1997  
Enrolled Agent with the Internal Revenue Service 2003

### PROFESSIONAL DESIGNATION DISCLOSURES:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor’s degree from a regionally accredited United States college or

university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The CFP Exam is comprehensive in scope and designed to assess a professional's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics* and *Standards of Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Code of Ethics* and *Standards of Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

THE ENROLLED AGENT (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regulatory interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

### **Item 3- Disciplinary Information**

More Than Your Money, Inc. is 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 disclosure information is applicable to this Item.

#### **Item 4- Other Business Activities**

NONE

#### **Item 5- Additional Compensation**

NONE

#### **Item 6 - Supervision**

More than Your Money, Inc. has adopted, and periodically updates, a procedures manual. More than Your Money, Inc. has appointed a Chief Compliance Officer, Jane M. Young, who reviews and monitors employee activity with respect to the rules and regulations. In addition, More Than Your Money, Inc. has adopted a Cannon of Ethics that requires each employee to act in the best interest of clients at all times. Should you have questions related to these activities, please contact Jane Young at (719) 722-2135.

#### **Item 7- Requirements for State-Registered Advisers**

Jane Young CFP, EA has not been involved in any arbitration claims or any civil, self-regulatory organization or administrative proceeding involving investment advisory business or activities. In addition, she is not currently, nor at any time in the past, been subject of a bankruptcy petition.





Heather R. Solley

More than Your Money, Inc.

1271 Kelly Johnson Blvd. #210  
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(719) 722-2135

July 20, 2021

This Brochure Supplement provides information about Heather Solley that supplements the More Than Your Money, Inc. Brochure. You should have received a copy of that Brochure. Please contact Jane Young at (719) 722-2135 if you did not receive the More Than Your Money, Inc. Brochure or if you have any questions about the contents of this supplement.

Additional information about Heather Solley, CRD# 6911849, is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2- Educational Background and Business Experience**

### **Heather R. Solley**

Born: 1983

#### **EDUCATION:**

Bachelor of General Business Administration, Sam Houston State University 2017

Associate of Applied Science – Legal Assistant, San Jacinto Community College 2003

#### **EMPLOYMENT:**

More than Your Money, Inc.

Paraplanner / Investment Adviser Representative - December 2020 to present

Brown & Associates Investment Services

Administrative Assistant – February 2018 to November 2020

Homemaker – March 2011 to February 2018

## **Item 3- Disciplinary Information**

More Than Your Money, Inc. is 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 disclosure information is applicable to this Item.

## **Item 4- Other Business Activities**

NONE

## **Item 5- Additional Compensation**

NONE

## **Item 6 – Supervision**

Heather R. Solley's activities as an investment adviser representative are supervised by Jane M. Young, owner and Chief Compliance Officer of More Than Your Money, Inc. Heather will make investment recommendations when Jane is out of the office or unable to do so herself.

Jane will train Heather on the process to make investment recommendations that are in the best interest of our clients. Jane will review all recommendations when she returns to the office and provide feedback to Heather if any adjustments are necessary. Heather will also participate in client meetings to gain a better understanding of each client's financial situation.

In addition, More Than Your Money, Inc. has adopted a Canon of Ethics that requires each employee to act in the best interest of clients at all times. Should you have questions related to Ms. Solley, please contact Jane Young at (719) 722-2135.

#### **Item 7- Requirements for State-Registered Advisers**

Heather R. Solley has not been involved in any arbitration claims or any civil, self-regulatory organization or administrative proceeding involving investment advisory business or activities. In addition, she is not currently, nor at any time in the past, been subject of a bankruptcy petition.