



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

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This brochure provides information about the qualifications and business practices of THE MOORE FINANCIAL GROUP, LLC. If you have any questions about the contents of this brochure, please contact us at: (303) 225-8400, or by email at: CONTACT@MOOREFINANCIALGROUP.COM. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about THE MOORE FINANCIAL GROUP, LLC is available on the SEC's website at www.adviserinfo.sec.gov

01-31-2012

Material Changes

Annual Update

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

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (303) 225-8400 or by email at: CONTACT@MOOREFINANCIALGROUP.COM.

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Advisory Business

Firm Description

THE MOORE FINANCIAL GROUP, LLC, was founded in 1987.

THE MOORE FINANCIAL GROUP, LLC provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

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

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

THE MOORE FINANCIAL GROUP, LLC does not act as a custodian of client assets. The client always maintains asset control. THE MOORE FINANCIAL GROUP, LLC places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Robert Lee Moore is a 50% managing member. Jon David Moore is a 50% managing member.

Types of Advisory Services

THE MOORE FINANCIAL GROUP, LLC provides investment supervisory services, also known as asset management services and furnishes investment advice through consultations.

THE MOORE FINANCIAL GROUP, LLC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of 12/31/2011, THE MOORE FINANCIAL GROUP, LLC manages \$53,141.915 in assets. \$48,421,242 is managed on a discretionary basis for 81 client households in 287 accounts, and \$4,720,673 is managed on a non-discretionary basis in 12 accounts.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system and financial planning system. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Advisory Service Agreement

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

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

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

1.25% on the first \$1,000,000;

0.75% on the next \$4,000,000; (from 1,000,001 to 4,999,999); and

0.50% on the assets above \$5,000,000.

The minimum annual fee is \$4,000 and is *NOT NEGOTIABLE*. Current client relationships may exist where the fees are higher or lower than the fee schedule above. The Investment Manager may aggregate the total amount of assets in all accounts of one family of clients (father, mother, children, grandparents) ("Bundled Family Assets") for purposes of calculating the Annualized Investment Management Fees.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be

billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Hourly Planning Engagements

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

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

Fees for financial plans are billed at \$200/hr or a fixed rate of anywhere from \$1,000-\$20,000 based on the complexity of the plan, with the balance due upon signing of the financial planning agreement.

Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement.

The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

Follow-on implementation work is billed separately at the rate of \$200.00 per hour.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying THE MOORE FINANCIAL GROUP, LLC in writing and will be refunded any unearned portion of the advance payment.

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

Fees and Compensation

Description

THE MOORE FINANCIAL GROUP, LLC bases its fees on a percentage of assets under management, hourly charges and fixed fees.

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

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

Fees are NOT NEGOTIABLE.

Fee Billing

The investment management fees are payable on the first day of the calendar quarter in advance, and are based on the account's asset value as of the last business day of the prior calendar quarter. Fees are prorated for accounts opened during the quarter. Fees are usually deducted from a designated client account to facilitate billing.

The client must consent in advance to direct debiting of their investment account. Fees for financial plans are billed at \$200/hr or a fixed rate of anywhere from \$1,000-\$20,000 based on the complexity of the plan, with the balance due upon signing of the financial planning agreement.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

THE MOORE FINANCIAL GROUP, LLC, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.). The Adviser may aggregate the total amount of assets in all accounts of one family of clients (father, mother, children, grandparents) ("Bundled Family Assets") for purposes of calculating the Annualized Investment Management Fees.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to THE MOORE FINANCIAL GROUP, LLC.

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

Past Due Accounts and Termination of Agreement

THE MOORE FINANCIAL GROUP, LLC reserves the right to stop work on any account that is more than 90 days overdue. In addition, THE MOORE FINANCIAL GROUP, LLC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in THE MOORE FINANCIAL GROUP, LLC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded upon termination.

Performance-Based Fees

Sharing of Capital Gains

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

THE MOORE FINANCIAL GROUP, LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

THE MOORE FINANCIAL GROUP, LLC generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations and corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

There currently is no minimum account size. However there is a minimum annual fee of \$4,000. Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

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

The main sources of information include financial newspapers and magazines, research materials prepared by others, annual reports, prospectuses.

Other sources of information that THE MOORE FINANCIAL GROUP, LLC may use include Morningstar Advisor Workstation Research, Charles Schwab & Company's "Institutional Website" service and the internet.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include long-term purchases, short-term purchases and margin transactions.

Risk of Loss

All investment programs have certain risks that are borne by the investor.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a

standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

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

Code of Ethics

The Adviser has adopted a Code of Ethics for the purpose of instructing its personnel in their ethical obligations and to provide rules for their personal securities transactions. The Adviser and its personnel owe a duty of loyalty, fairness and good faith towards their clients, and the obligation to adhere not only to the specific provisions of the Code but to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include: general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. The Adviser will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions and Personal Trading

Associated persons may own an interest in or buy or sell for their own accounts the same securities, which may be purchased or sold in the accounts of advisory clients. Associated persons seek to ensure that they do not personally benefit from the short term market effects of their recommendations to clients and their personal transactions are regularly monitored. Associated persons are aware of the rules regarding material non-public information and insider trading. Associated persons may also buy or sell a specific security for their own account based on personal investment considerations, which the Adviser does not deem appropriate to buy or sell for clients.

Brokerage Practices

Selecting Brokerage Firms

THE MOORE FINANCIAL GROUP, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. THE MOORE FINANCIAL GROUP, LLC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

THE MOORE FINANCIAL GROUP, LLC recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Company.

THE MOORE FINANCIAL GROUP, LLC *DOES NOT* receive fees or commissions from any of these arrangements.

Best Execution

THE MOORE FINANCIAL GROUP, LLC reviews the execution of trades at each custodian each quarter. The review is documented in THE MOORE FINANCIAL GROUP, LLC *Compliance Manual*. Trading fees charged by the custodians is also reviewed on a annual basis. THE MOORE FINANCIAL GROUP, LLC does not receive any portion of the trading fees.

Order Aggregation

Most trades are mutual funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Advisory associates perform reviews of all investment advisory accounts no less than monthly. Accounts are reviewed for consistency with the investment strategy and performance.

Review Triggers

Reviews may be triggered by changes in an account holder's personal, tax or financial status. Macroeconomic and company specific events may also trigger reviews. There is currently no limit on the number of accounts that can be reviewed by an associate.

Regular Reports

Brokerage statements are generated on a monthly basis. These statements are sent directly from the account custodian. These reports list the account positions, activity in the account over the covered period, and other related information. Clients are also sent confirmations following each brokerage account transaction.

Client Referrals and Other Compensation

Incoming Referrals

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

Referrals Out

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

Custody

Account Statements

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

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by THE MOORE FINANCIAL GROUP, LLC.

Investment Discretion

Discretionary Authority for Trading

THE MOORE FINANCIAL GROUP, LLC accepts discretionary authority to manage securities accounts on behalf of clients. THE MOORE FINANCIAL GROUP, LLC has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the commission rates paid to the custodian. THE MOORE FINANCIAL GROUP, LLC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

Voting Client Securities

Proxy Votes

THE MOORE FINANCIAL GROUP, LLC does not vote proxies on securities. Clients are expected to vote their own proxies.

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

Financial Information

Financial Condition

THE MOORE FINANCIAL GROUP, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because THE MOORE FINANCIAL GROUP, LLC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

The Moore Financial Group, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Information Security Program

Information Security

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

Privacy Notice

THE MOORE FINANCIAL GROUP, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment. We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

THE MOORE FINANCIAL GROUP, LLC generally requires that individuals involved in determining or giving investment advice have at minimum a Bachelor's degree from an accredited university. The Adviser requires that each associate have any licenses required in each applicable state.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements: Bachelor's degree from an accredited college or university.

Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).

Successful completion of the 10-hour CFP® Certification Exam.

Three-year qualifying full-time work experience.

Successfully pass the Candidate Fitness Standards and background check.

Robert Lee Moore, Series 65

Educational Background: Indiana University, Bloomington, Indiana: B.S. Business

Date of birth: 1937

Institutions (Year): 1987

Business Experience:

The Moore Financial Group LLC. 1/1997-present

The Moore Financial Group/Moore & Associates 8/1988-8/1996

Jon David Moore, Series 65 and Certified Financial Planner, CFP

Educational Background: College for Financial Planning, Denver, Colorado: CFP Education Program.

University of Florida, Gainesville, Florida: B.S. Business

Date of birth: 1970

Institutions (Year): 1992

Business Experience:

The Moore Financial Group LLC. 1/1997-present

The Moore Financial Group/Moore & Associates 6/1992-1/1997

Mark Richard Mogle, Series 65

Educational Background: College for Financial Planning, Denver, Colorado:
CFP Education Program.

Union University, Jackson, Tennessee: B.S Business

Date of birth: 1986

Institutions (Year): 2011

Business Experience: Union University; Admissions Counselor 6/2009-2/2011

The Moore Financial Group LLC. 9/2011-present