

## Uniform Application for Investment Adviser Registration

**OMB APPROVAL**

OMB Number: 3235-0049  
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hours per response. . . . . 4.07

Name of Investment Adviser:  
**Money Management Concepts, Inc.**

Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code	Telephone Number
<b>1250 W. Eau Gallie Blvd.-Suite K</b>	<b>Melbourne</b>	<b>FL</b>	<b>32935</b>	<b>(321 )</b>	<b>253-3400</b>

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.  
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**Potential persons who are to respond to the collection of information contained in this form  
are not required to respond unless the form displays a currently valid OMB control number.**

**1. A. Advisory Services and Fees.** (check the applicable boxes)For each type of service provided, state the approximate  
% of total advisory billings from that service.

(See instruction below.)

**Applicant:**

- |                                     |     |   |           |   |
|-------------------------------------|-----|---|-----------|---|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services . . . . .  | <u>50</u> | % |
| <input checked="" type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services . . . . .  | <u>25</u> | % |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above . . . . .  | <u>5</u>  | % |
| <input type="checkbox"/>            | (4) | Issues periodicals about securities by subscription . . . . .   | _____     | % |
| <input type="checkbox"/>            | (5) | Issues special reports about securities not included in any service described above . . . . .   | _____     | % |
| <input type="checkbox"/>            | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities . . . . . | _____     | % |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities . . . . .   | <u>20</u> | % |
| <input type="checkbox"/>            | (8) | Provides a timing service . . . . .   | _____     | % |
| <input type="checkbox"/>            | (9) | Furnishes advice about securities in any manner not described above . . . . .   | _____     | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- |    |   |                                     |                          |
|----|---|-------------------------------------|--------------------------|
| B. | Does applicant call any of the services it checked above financial planning or some similar term? . . . . . | Yes                                 | No                       |
|    |   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

## C. Applicant offers investment advisory services for: (check all that apply)

- |                                     |     |  |                                     |     |                   |
|-------------------------------------|-----|--|-------------------------------------|-----|-------------------|
| <input checked="" type="checkbox"/> | (1) | A percentage of assets under management      | <input type="checkbox"/>            | (4) | Subscription fees |
| <input checked="" type="checkbox"/> | (2) | Hourly charges                               | <input checked="" type="checkbox"/> | (5) | Commissions       |
| <input checked="" type="checkbox"/> | (3) | Fixed fees (not including subscription fees) | <input type="checkbox"/>            | (6) | Other             |

## D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

**2. Types of Clients** — Applicant generally provides investment advice to: (check those that apply)

- |                                     |    |                                  |                                     |    |   |
|-------------------------------------|----|----------------------------------|-------------------------------------|----|---|
| <input checked="" type="checkbox"/> | A. | Individuals                      | <input checked="" type="checkbox"/> | E. | Trusts, estates, or charitable organizations                    |
| <input type="checkbox"/>            | B. | Banks or thrift institutions     | <input checked="" type="checkbox"/> | F. | Corporations or business entities other than those listed above |
| <input type="checkbox"/>            | C. | Investment companies             | <input type="checkbox"/>            | G. | Other (describe on Schedule F)                                  |
| <input checked="" type="checkbox"/> | D. | Pension and profit sharing plans |                                     |    |   |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**FORM ADV**  
**Part II - Page 3**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
**60190**  
801-

Date:  
**12/16/2008**

**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- A. Equity securities
- ☒ (1) exchange-listed securities
- ☒ (2) securities traded over-the-counter
- ☒ (3) foreign issuers
- ☐ B. Warrants
- ☒ C. Corporate debt securities (other than commercial paper)
- ☒ D. Commercial paper
- ☒ E. Certificates of deposit
- ☒ F. Municipal securities
- G. Investment company securities:
- ☒ (1) variable life insurance
- ☒ (2) variable annuities
- ☒ (3) mutual fund shares
- ☒ H. United States government securities
- I. Options contracts on:
- ☒ (1) securities
- ☐ (2) commodities
- J. Futures contracts on:
- ☐ (1) tangibles
- ☐ (2) intangibles
- K. Interests in partnerships investing in:
- ☒ (1) real estate
- ☒ (2) oil and gas interests
- ☒ (3) other (explain on Schedule F)
- ☒ L. Other (explain on Schedule F)

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

A. Applicant's security analysis methods include: (check those that apply)

- (1) ☒ Charting
- (2) ☒ Fundamental
- (3) ☒ Technical
- (4) ☒ Cyclical
- (5) ☐ Other (explain on Schedule F)

B. The main sources of information applicant uses include: (check those that apply)

- (1) ☒ Financial newspapers and magazines
- (2) ☒ Inspections of corporate activities
- (3) ☒ Research materials prepared by others
- (4) ☒ Corporate rating services
- (5) ☐ Timing services
- (6) ☒ Annual reports, prospectuses, filings with the Securities and Exchange Commission
- (7) ☒ Company press releases
- (8) ☒ Other (explain on Schedule F)

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- (1) ☒ Long term purchases  
(securities held at least a year)
- (2) ☒ Short term purchases  
(securities sold within a year)
- (3) ☒ Trading (securities sold within 30 days)
- (4) ☐ Short sales
- (5) ☒ Margin transactions
- (6) ☒ Option writing, including covered options, uncovered options, or spreading strategies
- (7) ☒ Other (explain on Schedule F)

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? ..... Yes ☒ No ☐

(If yes, describe these standards on Schedule F.)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- formal education after high school
- year of birth
- business background for the preceding five years

**7. Other Business Activities.** (check those that apply)

- ☒ A. Applicant is actively engaged in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☒ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input checked="" type="checkbox"/> (1) broker-dealer  | <input checked="" type="checkbox"/> (7) accounting firm                            |
| <input type="checkbox"/> (2) investment company  | <input checked="" type="checkbox"/> (8) law firm                                   |
| <input checked="" type="checkbox"/> (3) other investment adviser   | <input checked="" type="checkbox"/> (9) insurance company or agency                |
| <input checked="" type="checkbox"/> (4) financial planning firm  | <input type="checkbox"/> (10) pension consultant                                   |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer                         |
| <input type="checkbox"/> (6) banking or thrift institution   | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? ..... Yes ☐ No ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account? .....

Yes No  
☒ ☐

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

**Using their proprietary analysis methods, Money Management Concepts, Inc. in-house Investment Advisor Representatives generally review the investments contained within the offered advisory portfolios on a daily basis. Market movements and larger economic considerations may trigger a more focused review. Any change in a Client's financial situation, goals or risk tolerance may also affect the current strategy guiding a Client's portfolio and other investments. Clients are urged to notify their advisor of any such change at their earliest convenience. The number of accounts handled by the firm's representatives varies because each representative is generally responsible for servicing those Clients with whom he or she has personally developed a Client relationship. Each representative is encouraged to conduct a formal/in-person review of their Client's accounts on an annual basis at minimum, but most conduct quarter-annual in person reviews.**

**Each portfolio is continuously monitored by an Investment Committee and reviewed formerly on a quarterly basis by the officers of the company. As applicable, each client's Investment Policy Statement is updated once a year, more frequently if client circumstances or market conditions change substantially. The Financial Plan is reviewed annually. As we discuss a Client's financial situation (losses, gains, purchases, sales, investment goals, etc.) the investment needs analysis may include the advice of a C.P.A., a tax attorney and/or a pension consultant.**

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

**Monthly - Consolidated account statements**

**Quarterly - Portfolio position reports.**

**Annually - Portfolio position reports; complete Financial Plan and Investment Policy Statement (if applicable) reviewed and/or updated.**

**The Quarterly and Annual Reports include not only an updated summary of all investments, but also the balance of each, the portfolio allocation percentage, a cash flow projection and various other information as may be applicable.**

**FORM ADV**  
**Part II - Page 6**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
**801-60190**

Date:  
**12/16/2008**

**12. Investment or Brokerage Discretion.**

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- |  | Yes                                 | No                                  |
|--|-------------------------------------|-------------------------------------|
| (1) securities to be bought or sold? .....               | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (2) amount of the securities to be bought or sold? ..... | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (3) broker or dealer to be used? .....                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| (4) commission rates paid? .....                         | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? ..... ☒ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- |   |  |   |
|---|--|---|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? ..... | Yes<br><input checked="" type="checkbox"/> | No<br><input type="checkbox"/>            |
| B. directly or indirectly compensates any person for client referrals? .....  | Yes<br><input type="checkbox"/>            | No<br><input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
  - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? ..... ☐ Yes ☒ No

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
801- **60190**

Date:  
**12/16/2008**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Money Management Concepts, Inc.**

IRS Empl. Ident. No.:

**59-3193800**

Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D</b>	<p>If contracted, we or one of our affiliated Business Entities (see <b>Schedule F, Part II, Page 4, 8.C</b>) will provide a complete array of financial planning services for the Client. These services can range from simple product recommendations through very comprehensive written financial plans and financial management and advisory services to very sophisticated Wealth Accumulation, Management, Preservation and Transfer strategies as outlined below.</p> <p>Should the Client wish to employ Money Management Concepts, Inc. ("the Company" or "the Firm"), or an affiliated Business Entity, engagements are handled in one of three ways (or some combination thereof) - Development of a "Comprehensive Wealth Strategy Plan;" providing Investment Management Advisory Services; or advising the Client on a "Transactional Basis." There are times when only portions of one approach or another may be selected by the Client; or when portions of the three approaches may be incorporated into the other, in which event the services (and charges related thereto) may be different from those noted. However, in all events, <b>ALL</b> charges are agreed upon with the Client <b>BEFORE</b> work is commenced.</p> <p><b>A. COMPREHENSIVE WEALTH STRATEGY PLANNING</b> - The process for these services falls into five (5) basic categories, as follows:</p> <p><b>1) Comprehensive Goal Setting</b> - we call this our "Discovery and Preparation stage." In this initial stage of our Planning Process, we obtain complete financial information by having our Clients complete a personal and/or business financial information data form. This information includes, among other, personal data, advisors, investment attitude and risk tolerance survey, planned retirement age, cash reserves, securities and investments, available insurance protection (Home, Auto, Disability, Health, Life, etc.), information regarding retirement plans, real estate portfolio holdings, income tax information - three years, financial statements and a monthly/annual cash flow statement.</p> <p>After a detailed fact-finding interview with the Client, we may construct any number of reports, including the following:</p> <ol style="list-style-type: none"><li>1) Personal Financial Statements with Analysis</li><li>2) Cash Flow Statements with Analysis</li><li>3) Federal Income Tax Returns (Form 1040) Analysis</li><li>4) Prioritization of goals and objectives</li><li>5) Listing of available resources</li><li>6) Listing of identified obstacles</li><li>7) Discovery Phase-Client and Family Profile Report</li><li>8) Executive Summary of Discovery Analysis</li></ol>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 1**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
801- 60190

Date:  
12/16/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Money Management Concepts, Inc.**

IRS Empl. Ident. No.:

**59-3193800**

Item of Form (identify)	Answer								
<b>Part II Page 2 1.A,D (continued)</b>	<p>After a thorough review of the Client's information, current position and goals, we feel we are able to make specific recommendations of appropriate concepts, strategies and planning techniques which could be employed to accomplish the Client's goals and objectives, and needed repositioning of the Client's assets to conserve and increase the same and achieve the stated goals and objectives.</p> <p>We charge a fee for this initial stage of our Planning Process, and all new Client's (regardless of the extent of other services desired, and regardless of the affiliated company they may be doing business with) are required to go through this process if we are to become their Wealth Strategy Advisor. The fee is paid at the time of engagement, and the services are accomplished within ninety (90) days.</p> <p>The fees which we charge for this service are calculated based upon the Client's Net Worth, as follows:</p> <table border="0"> <thead> <tr> <th><u>Net Worth</u></th><th><u>Fee</u></th></tr> </thead> <tbody> <tr> <td>less than \$7,000,000</td><td>\$ 1,500</td></tr> <tr> <td>\$7,000,000-\$9,999,999</td><td>\$ 5,000</td></tr> <tr> <td>more than \$10,000,000</td><td>\$10,000</td></tr> </tbody> </table> <p>Further, for those Clients that have a MINIMUM of twenty-five (25%) percent of their net worth managed pursuant to one of the Investment Advisory Services, described in <b>subsection B</b> following, we offer an "Annual Maintenance and Review Fee" which is equal to one-half (1/2) of the fee noted above, as applicable, payable annually on the anniversary date of the appropriate Investment Advisory Agreement. The services which are received for this annual fee are Federal Income Tax Return preparation (any state Income Tax Return required is available at an additional charge); annual meeting and review of Tax Planning Strategies; review of Investment Policy Statement; review of all relevant data, circumstances, goals and objectives, and recommendations of needed adjustment; review of current financial plan recommendations, strategies and documents; review of current Estate Plan recommendations, strategies and documents; review of Life Insurance Program - all as may be applicable.</p> <p><b>2) Preliminary Investment Plan</b> - the second stage of our process is to develop a "preliminary" investment model consistent with the Client's goals and objectives, and risk tolerance. In this stage, we perform a Risk Tolerance analysis of the Client, develop a customized hypothetical investment portfolio and present a preliminary investment model designed to achieve the Client's investment-related goals and objectives. Once the conceptual investments are approved, and all related questions are asked and answered, we open all new</p>	<u>Net Worth</u>	<u>Fee</u>	less than \$7,000,000	\$ 1,500	\$7,000,000-\$9,999,999	\$ 5,000	more than \$10,000,000	\$10,000
<u>Net Worth</u>	<u>Fee</u>								
less than \$7,000,000	\$ 1,500								
\$7,000,000-\$9,999,999	\$ 5,000								
more than \$10,000,000	\$10,000								

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 2**



**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
**801- 60190**

Date:  
**12/16/2008**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Money Management Concepts, Inc.**

IRS Empl. Ident. No.:

**59-3193800**

Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>accounts which are required and commence the gathering (transfer in) of the Client's accounts and investment assets from all sources.</p> <p>We do not charge an additional fee for this second stage of our Planning Process, if the Client has become an Investment Advisory Client. Only those Clients seeking Investment Advisory Services from us are provided this service. The services are accomplished within thirty (30) days.</p> <p><b>3) <u>Written Financial Plan</u></b> - the third stage in our Planning Process is to develop a formal written financial plan, and we charge a fee directly related to the nature of and complexity of the Client's situation. This stage usually requires a fee of between \$3,500 and \$7,500. The fee is mutually agreed to in advance. The fee is paid one-half (1/2) at the beginning of the work and the balance after the plan has been explained and delivered. All Clients desiring to participate in our Investment Advisory Services are encouraged (though not required) to go through this stage of the Planning Process. In this Financial Plan, we customize and refine the Client's investment goals and portfolio as set forth in the Investment Policy Statement. We also construct any number of other reports, as may be appropriate to a Client's situation, including:</p> <ol style="list-style-type: none"><li>1) Education Planning Study and Comments</li><li>2) Financial Independence Study and Comments</li><li>3) Asset Allocation Modeling with Comments</li><li>4) Current Portfolio Positions and Detailed Analysis with Comments</li><li>5) Monte Carlo Simulation Analysis with Comments</li><li>6) Basic Estate Planning Study with Comments</li><li>7) Income needs analysis, including sources of required income</li></ol> <p>The services are normally accomplished within forty-five (45) days.</p> <p><b>4) <u>Plan Implementation Services</u></b> - for those Clients desiring the assistance we offer in selecting the Products we feel are best suited for the accomplishment of their financial objectives developed within their agreed-upon Risk Tolerance, we recommend appropriate financial products and do not charge an additional fee for this service if the Client has become an Investment Management Advisory Client. If a Client is not an Investment Advisory Client, but decides to implement the plan recommendations through us, we will receive compensation on either a "Fixed fee," a "Fee Per Product" or a "Commission" basis, with any such fee or commission disclosed to the Client in advance (see <b>subsections B and C</b> below). The services are paid for at the time of engagement and are accomplished within thirty (30) days.</p> <p><b>5) <u>Strategic Wealth Planning Services</u></b> - the final stage of our Comprehensive</p>

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
801- 60190

Date:  
12/16/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Money Management Concepts, Inc.**

IRS Empl. Ident. No.:

**59-3193800**

Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>Wealth Strategy Planning Process seeks to provide advice and counsel in developing more complicated and advanced wealth maximization strategies specifically suited to the individual Client's needs. There are two steps within this phase - the first dealing with Personal Income Tax Planning and Asset Protection issues and the second dealing with Estate Planning and Legacy Building. We charge a fee for the consultation services and strategic plan design services for each step based upon the complexity of the Client's situation, the sophistication of the solution and the time required to implement the plan developed.</p> <p>The first step of this stage seeks to develop for the Client a personal income tax efficiency strategy as relates to all investments - during life and at death. Further, the entire holdings of a Client are reviewed so as to develop a comprehensive "Asset Protection" strategy through proper types of investments, proper ownership of assets and appropriate insurance coverages. An "Executive Summary" of all material issues is prepared and discussed. The minimum fee for the first step in the Strategic Wealth Planning Service is \$5,000, and is paid one-half (1/2) upon execution of an "Engagement Agreement" by the parties, and the balance upon presentation of the Executive Summary describing the Wealth Enhancement strategies recommended. The services are usually accomplished within forty-five (45) days.</p> <p>The second step of this stage seeks to develop for the Client a zero Estate Tax strategy; secure the Clients' desired legacy; maximize the wealth of the Client available to be used during lifetime; maximize the wealth of the Client to be available to secure the family's financial future; as well as address any other Wealth Preservation or Wealth Transfer issues the Client may have. Further, evaluations and recommendations are made to assure ease of managing the Clients' estate - both during life and at death - as well as developing of the outline of provisions for all Legal Documents needed. Reports that are developed in detail here are a Complete Estate Planning Study with a detailed analysis. All reports are complete with comments. The minimum fee for this second step in our Strategic Wealth Planning Services is \$3,750, and is paid one-half (1/2) upon execution of an "Engagement Agreement" by the parties and the balance upon presentation of the Report developed describing the Wealth Enhancement strategies recommended. The services are usually accomplished within forty-five (45) days.</p> <p><b>B. INVESTMENT ADVISORY SERVICES</b> - The offerings for these services fall into four (4) broad categories, as follows:</p> <p><b>1) Basic Services:</b> For those Clients whose financial situations require only basic level asset management and advisory services, periodic plan</p>

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
801- 60190

Date:  
12/16/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Money Management Concepts, Inc.**

IRS Empl. Ident. No.:

**59-3193800**

Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>review and investment policy statement review, we utilize our proprietary "Comprehensive Asset Management Strategies" ("CAMS") system and we will work on a percentage of "<b>ASSETS UNDER MANAGEMENT</b>"* basis. The fee charged for our Basic Investment Advisory Service is a per annum percentage of the Fair Market Value of the Assets Under Management ("<b>ANNUAL FEES</b>") - calculated and payable on a quarterly basis. The calculation of the "Fair Market Value" of the Assets Under Management after the end of the first complete Calendar Quarter of rendering services is determined by adding the total Fair Market Value of the Assets Under Management as of the last business day of each Calendar Month during the preceding Calendar Quarter, and dividing that total by three (3). The resulting dividend shall be the "Fair Market Value" of the Assets Under Management for the preceding Calendar Quarter, and the fee due and to be paid for the next succeeding Calendar Quarter for the services described herein shall be one-fourth of One (1/4 of 1%) percent of said Fair Market Value for amounts under management up to \$2,500,000; one-fourth of three-fourths of One (1/4 of .75%) percent of said Fair Market Value for amounts in excess of \$2,500,000 and up to \$5,000,000. If the Fair Market Value of the Assets Under Management exceeds \$5,000,000, the Annual Percentage Fee required will be negotiated and agreed to, depending on the size of the Client's account, the nature of the assets comprising said account and the extent of the services desired. A <b>Basic Investment Advisory Agreement</b> (sample attached) will be entered between the parties setting forth the rights and responsibilities of each. The Client is not credited under this Agreement with any other fees paid hereunder, and the Asset Management Fees incurred are in addition thereto.</p> <p>This arrangement will necessitate the establishment of a brokerage account to transact the purchase and sale of various mutual funds, Exchange Traded Funds and other securities. The Broker-Dealer and/or Clearing Firm may charge transaction fees and other fees and expenses, including commissions, which will be charged to the Client's brokerage account. In essence, we will oversee the complete ongoing monitoring of the investment portfolio. Under this Agreement, we will focus on so-called "No Load" Mutual Funds, Exchange Traded Funds and Mutual Funds which can be acquired at "Net Asset Value" to serve the Client's needs, but this should not be construed as prohibiting us from recommending and using whatever investment vehicle we deem best suited for the Client, regardless of the fee or expense structure, nor prohibit us from receiving other commissions on any product used or implemented. In addition to said fees and commissions stated herein, we may also receive so-called 12b-1 fees from certain Mutual Fund</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 5**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
801- 60190

Date:  
12/16/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Money Management Concepts, Inc.**

IRS Empl. Ident. No.:

**59-3193800**

Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>Companies and commissions associated with buying and selling of General Securities, Direct Participation investments and other products.</p> <p>Clients and prospective Clients are advised when mutual funds are used in their portfolio that each fund will have its own internal fund manager advisory fee. We provide all relevant information about each recommended fund, including all material fund expenses.</p> <p>We believe our approach gives our Clients the flexibility to allow for us as an Advisor to be able to search across the entire marketplace for the very best products for the Client's needs.</p> <p>Pursuant to the terms of our <b>Basic Investment Advisory Agreement</b>, on the last day of each calendar quarter the "Assets Under Management" of the Client will be recalculated so as to establish the basis upon which the Investment Advisory Fees for the coming three (3) months will be charged.</p> <p>The initial term of our <b>Basic Investment Advisory Agreement</b> begins with the date of signing the Agreement and continues for a period of twelve (12) months from the last day of the calendar quarter within which the signing of the Agreement occurred (which date is the "Anniversary Date" of the Agreement).</p> <p>It shall automatically be renewed for successive periods of one (1) year at a time unless either party notifies the other at least thirty (30) days but not more than sixty (60) days prior to the expiration of the original term, or any successor term, of the intention to terminate the Agreement at the expiration of such term. A Client may terminate our <b>Basic Investment Advisory Agreement</b> for any reason at any time and, within the first five (5) business days after signing the contract without any cost or penalty. Thereafter, either party may terminate the Agreement at any time with a thirty (30) day written notice to the other party. If terminated by the Client at any time other than an Anniversary Date as provided above, the Client will be responsible to pay the Company the fee for the quarter in which such cancellation occurred, plus the fee for the calendar quarter next following notice of cancellation. If the Company terminates the Agreement, the fee will be prorated to the effective date of termination. <b>*"ASSETS UNDER MANAGEMENT"</b> means all assets of the Client, valued at the Current Fair Market Value thereof, which are owned in the Brokerage Account(s) set up by the Company, for the purposes of providing the services described herein, PLUS any other assets held outside the said Brokerage Account(s) but which the Client desires to</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 6**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
801- 60190

Date:  
12/16/2008

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IRS Empl. Ident. No.:

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Item of Form (identify)	Answer												
<b>Part II Page 2 1.A,D (continued)</b>	<p>have included in such fee calculation for purposes of receiving Investment Management Advice related thereto; e.g., an Employer-held, active 401(K) Plan; a discount Brokerage Account maintained by the Client; variable life insurance and/or annuities; etc. All such assets are identified by an Addendum to the <b>Basic Investment Advisory Agreement</b>. Cash balances and investments in money market funds, demand deposit accounts, and certificates of deposit held at banks or brokerage firms and covered by the <b>Basic Investment Advisory Agreement</b> are included in the fee calculation.</p> <table border="0"> <thead> <tr> <th></th><th>Assets Under Management</th><th>Percentage Charged as Fee</th></tr> </thead> <tbody> <tr> <td><b>**ANNUAL FEES:</b></td><td>\$0-\$2,500,000</td><td>= 1.0%</td></tr> <tr> <td>(These fees in this table</td><td>Next \$2,500,000</td><td>= .75%</td></tr> <tr> <td>are "cumulative")</td><td>Over \$5,000,000</td><td>= Negotiable</td></tr> </tbody> </table> <p>Under some circumstances the firms's fees are negotiable and may be lower than this rate schedule. Accordingly, rates may vary based on a variety of factors. For example, in determining fees, rates and minimums, the firm may aggregate related accounts and, for billing purposes, treat them like one account.</p> <p>Fees will be billed to, and paid by, the Client's custodian by deducting the fees from the Client's Account. We will send our quarterly fee invoice to the custodian and to each client. The client fee invoice will state the applicable annualized rate(s), the value(s) of the Account upon which each fee is calculated, the manner in which the fee is calculated, and the amount of the fee. A Client may object to the deduction of fees from the account by notifying us at the address or telephone number shown on each billing invoice or by notifying the custodian. Clients may terminate this authorization at any time by giving us thirty (30) days written notice.</p> <p>We may from time to time unilaterally amend our fees and billing arrangements. Any change will only become effective after thirty (30) days prior written notice. Our fees are not based on the financial performance or capital gains or losses experienced in the Account.</p> <p>Fees will not be based upon a share of capital gains or capital appreciation of the funds or of any portion of the funds subject to the <b>Basic Investment Advisory Agreement</b>. Fees for services to be performed will not be collected six (6) or more months in advance. Fees are billed directly to the Client, payable quarterly, in advance.</p>		Assets Under Management	Percentage Charged as Fee	<b>**ANNUAL FEES:</b>	\$0-\$2,500,000	= 1.0%	(These fees in this table	Next \$2,500,000	= .75%	are "cumulative")	Over \$5,000,000	= Negotiable
	Assets Under Management	Percentage Charged as Fee											
<b>**ANNUAL FEES:</b>	\$0-\$2,500,000	= 1.0%											
(These fees in this table	Next \$2,500,000	= .75%											
are "cumulative")	Over \$5,000,000	= Negotiable											

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 7**

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
**801- 60190**

Date:  
**12/16/2008**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Money Management Concepts, Inc.**

IRS Empl. Ident. No.:

**59-3193800**

Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p><b>WE HAVE NO MINIMUM FEE AND NO MINIMUM SIZE ACCOUNT REQUIRED FOR OUR BASIC INVESTMENT ADVISORY SERVICES UNDER THIS SUB-PARAGRAPH 1) OF SUBSECTION B, BUT THE SERVICE IS DESIGNED FOR ACCOUNTS IN EXCESS OF \$250,000.</b></p> <p><b>2) Advanced Services:</b> For those Clients whose financial situations require a more advanced level of asset management services, as well as periodic plan review and investment policy statement review, we utilize our propriety "Formulaic Growth" ("FG") portfolio and/or our "Sector Rotation" ("SR") portfolio, and will work on a percentage of "<b>ASSETS UNDER MANAGEMENT</b>"* basis. These portfolios offers an alternative for investors seeking growth. The FG portfolio combines three (3) Unit Investment Trusts ("UIT's") for diversification. Research is completed on a quarterly basis to assess the combination of UIT's chosen. This portfolio is rebalanced on an annual basis.</p> <p>This service utilizes our proprietary analysis system to evaluate and identify those equities and other investments that are best suited to a Client's stated goals, objectives and determined risk tolerances.</p> <p>The following is a description of various investment strategies used to select the portfolio for one or more Trusts. Please keep in mind that each of the strategies is applied at a particular time and that Trusts created through application of a strategy will not be adjusted to reflect changes which occur as the result of a later application of the strategy. In addition, in applying a strategy, companies which, based on publicly available information as of two business days prior to the date a Trust is established, are the subject of an announced business combination which we expect will happen within six (6) months from such date, will be excluded from the strategy's universe of eligible securities:</p> <p><b>Global Target 15 Strategy:</b></p> <p>The Strategy ranks by indicated dividend yield the companies in each of the Dow Jones Industrial Average (DJIA (sm)), Financial Times Industrial Ordinary Share Index (FT Index), and Hang Seng Index. Within each index, it identifies the ten (10) stocks with the highest dividend yields, purchases an equally-weighted portfolio of the five (5) stocks with the lowest prices, and holds the portfolio for approximately one (1) year. It repeats this process annually.</p>

**Schedule F of  
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**Money Management Concepts, Inc.**

IRS Empl. Ident. No.:

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Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p><b>Target Small-Cap Strategy:</b></p> <p>From a list of all domestic U.S. registered corporations listed on the New York Stock Exchange (NYSE), American Stock Exchange (AMEX), and the Nasdaq Stock Market (Nasdaq) (excluding limited partnerships, American Depositary receipts, and mineral and oil royalty trusts) with market capitalization between \$150 million and \$1 billion in 1996 dollars, the Strategy eliminates for liquidity reasons stocks that fail to meet minimum trading volumes and identifies companies with growing sales and current profits. It removes from the list companies that have shown price appreciation of more than seventy-five (75%) percent over the preceding twelve (12) months. From the remaining companies, it purchases a capitalization-weighted portfolio of the forty (40) companies with the greatest price appreciation over the preceding twelve (12) months and holds the portfolio for approximately one (1) year. It repeats this process annually.</p> <p><b>The Dow (sm) Target Dividend Strategy:</b></p> <p>The Strategy ranks the companies in the Dow Jones Select Dividend Index (sm) on change in return on assets over the preceding twelve (12) months and price-to-book ratio. The Strategy selects for purchase the twenty (20) stocks with the best combined overall ranking and purchases an equally-weighted portfolio to hold for approximately one (1) year. It repeats this process annually.</p> <p>The goal of the SR portfolio is to increase the Client's exposure to the best performing sectors and reduce exposure to the worst performing ones. Some momentum theories/strategies signal investment decisions that can be executed at approximately the same time the markets are responding to certain sector trends. Money Management Concepts, Inc. implements a simple performance momentum strategy utilizing four (4) "No Load" Rydex Sector Mutual Funds, or equivalent mutual funds of another mutual fund family. The active management component involves both a research and a technical analysis component. The research component determines which four (4) sector funds we will periodically invest in. The purpose of the technical component is to identify certain trends of sector markets by monitoring the performance of each sector and comparing it to several variables. It is our belief that industry and broader sector trends have become important factors in enhancing the relative performance of a portfolio.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 9**

**Schedule F of  
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Continuation Sheet for Form ADV Part II**

Applicant:  
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SEC File Number:  
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Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>The strategy is designed to take advantage of performing sectors by applying a "Formulaic" approach to investment decisions. The proprietary formula is generally applied at the beginning of each month (although on occasion a less frequent application is used), to determine which four (4) sectors will comprise the portfolio for the upcoming month. The formula is based upon the "Momentum Theory" of investment selection.</p> <p>The firm's investment management accounts under this program are discretionary - the Client will be asked to sign a power of attorney that allows the investment advisor to buy and sell securities the advisor has selected, within the tolerances agreed to by the Client, in the amounts the advisor deems suited to the agreed-upon portfolio structure. By the power of attorney, the Client agrees to allow the advisor to place each such trade without the Client's prior approval.</p> <p>This arrangement will necessitate the establishment of a brokerage account to transact the purchase and sale of various stocks, bonds, mutual funds, exchange traded funds and other securities, and may necessitate the establishment of a "discount" brokerage account to transact the purchase and sale of certain "no load" and/or "institutional" mutual funds and other securities. In such event, the Broker-Dealer and/or Clearing Firm may charge transaction fees and other fees and expenses, including commissions, which will be charged to the Client's brokerage account.</p> <p>Fees will not be based upon a share of capital gains or capital appreciation of the funds or of any portion of the funds subject to the <b>Advanced Investment Advisory Agreement</b>. Fees for services to be performed will not be collected six (6) or more months in advance. Fees will be billed to, and paid by, the Client's custodian, payable monthly, in advance, by deducting the fees from the Client's account. Either party may terminate the agreement at any time for any reason, by written notice, effective upon receipt. Termination of the Agreement may be made by the Client within the first five (5) business days after signing the Agreement, without any cost or penalty. Thereafter, the Agreement may be terminated at anytime by giving thirty (30) days prior written notice. If terminated by the Client at anytime other than the last day of a month, the Client will be responsible to pay the Company the fee for the month in which such cancellation occurred, plus the fee for the month next following notice of cancellation. If terminated by the Client effective the last day of the month, the Client will be responsible for the fee for the month next following notice of cancellation. If the Company terminates</p>

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**PAGE 10**



**Schedule F of  
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Continuation Sheet for Form ADV Part II**

Applicant:  
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Item of Form (identify)	Answer																		
<b>Part II Page 2</b> <b>1.A,D</b> <b>(continued)</b>	<p>the Agreement prior to the end of the month, a pro-rata refund of unearned fees will be made to the Client.</p> <p><b>"ASSETS UNDER MANAGEMENT"</b> means all assets of the Client, valued at the Current Fair Market Value thereof, which are owned in the Brokerage Account(s) set up by the Company for the purpose of providing the services described herein.</p> <p>Fees for portfolio management services under the <b>Advanced Investment Advisory Agreement</b> will be a percentage of the Assets Under Management. Clients pay a one-time set-up fee when the Account is opened and, in addition, periodic investment management fees. Fees will be calculated, accrued and due monthly, in advance. The billing rates for initial set-up and periodic fees may be modified on thirty (30) days notice. Fees are calculated and billed monthly using the annualized rates below:</p> <table border="1"> <thead> <tr> <th>Fair Market Value of Account</th><th>Annualized</th><th>Initial Setup</th></tr> </thead> <tbody> <tr> <td>Up to \$499,999</td><td>2.000%</td><td>1.250%</td></tr> <tr> <td>\$500,000 - \$999,999</td><td>1.750%</td><td>1.000%</td></tr> <tr> <td>\$1,000,000 - \$2,499,999</td><td>1.500%</td><td>0.750%</td></tr> <tr> <td>\$2,500,000 - \$4,999,999</td><td>1.250%</td><td>0.650%</td></tr> <tr> <td>Over \$5,000,000</td><td>1.000%</td><td>0.500%</td></tr> </tbody> </table> <p>The set-up and first month's fee will be calculated on the initial fair market value of the Account. Thereafter, the periodic fee is incremental (not retroactive to dollar one) and will be calculated based on the account's fair market value as of the preceding month-end as reported by the account's custodian. For example, an account with a month end value of \$600,000 will be charged an annualized fee of 2.000% for the first \$499,999 and an annualized fee of 1.750% on the remaining \$100,001. Adjustments in the fees will be made for deposits or withdrawals during a billing period. Notwithstanding the Account's fair market value, the minimum set-up fee and annual fee table are stated in the Client's <b>Advanced Investment Advisory Agreement</b> (sample attached). Adjustments in the fees will be made for deposits or withdrawals during a billing period. Cash balances and investments in money market funds, demand deposit accounts, and certificates of deposit held at banks or brokerage firms and covered by the <b>Advanced Investment Advisory Agreement</b> are included in the fee calculation. The Client is not credited under this Agreement with any other fees paid hereunder and the asset management fee incurred is in addition thereto.</p> <p>Under some circumstances the firm's fees are negotiable and may be</p>	Fair Market Value of Account	Annualized	Initial Setup	Up to \$499,999	2.000%	1.250%	\$500,000 - \$999,999	1.750%	1.000%	\$1,000,000 - \$2,499,999	1.500%	0.750%	\$2,500,000 - \$4,999,999	1.250%	0.650%	Over \$5,000,000	1.000%	0.500%
Fair Market Value of Account	Annualized	Initial Setup																	
Up to \$499,999	2.000%	1.250%																	
\$500,000 - \$999,999	1.750%	1.000%																	
\$1,000,000 - \$2,499,999	1.500%	0.750%																	
\$2,500,000 - \$4,999,999	1.250%	0.650%																	
Over \$5,000,000	1.000%	0.500%																	

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**59-3193800**

Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>lower than this rate schedule. Accordingly, rates may vary based on a variety of factors. For example, in determining fees, rates and minimums, the firm may aggregate related accounts and, for billing purposes treat them like one account.</p> <p>Fees will be billed to, and paid by, the Client's custodian by deducting the fees from the Account. We will send our monthly fee invoice to the custodian and to each Client. The Client fee invoice will state the applicable annualized rate(s), the value(s) of the Account(s) upon which each fee is calculated, the manner in which the fee is calculated, and the amount of the fee. A Client may object to the deduction of fees from the account by notifying us at the address or telephone number shown on each billing invoice or by notifying the custodian. Clients may terminate the authorization at any time by giving us thirty (30) days written notice.</p> <p>We may from time to time unilaterally amend our fees and billing arrangements. Any change will only become effective after thirty (30) days prior written notice. Our fees are not based on the financial performance or capital gains or losses experienced by the Account.</p> <p><b>WE HAVE NO MINIMUM FEE AND NO MINIMUM SIZE ACCOUNT REQUIRED FOR OUR ADVANCED INVESTMENT ADVISORY SERVICES UNDER THIS SUB-PARAGRAPH 2) OF SUBSECTION B, BUT THE SERVICE IS DESIGNED FOR ACCOUNTS IN EXCESS OF \$750,000 TOTAL UNDER MANAGEMENT.</b></p> <p><b>3) <u>Platinum Level Services:</u></b> For those Clients whose financial situations require advanced level comprehensive asset management services, annual financial and investment plan maintenance and review, annual investment policy statement update and review, other planning and advisory services, including the services of a "Family Financial Office," we will work on an Annual Fee plus a percentage of the Client's "<b>ASSETS UNDER MANAGEMENT</b>"* and "<b>ADJUSTED NET WORTH</b>"*** basis. This service requires the Client to purchase the services described in <b>sub-paragraphs 3) and 5) of subsection A.</b> above (but there is a twenty (20%) percent discount given from the "stated" price for such strategic wealth planning services) and provides the Client with our highest level of continuous asset management and strategic wealth planning services.</p> <p>This service provides the Client with our most detailed, comprehensive and continuous asset management services, as well as our top level of extraordinary services which assist Clients with virtually any financial decision encountered. In order to receive this level of service, the Client</p>

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Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>must subscribe to the Investment Advisory services described in <b>sub-paragraph 1)</b> and/or <b>subparagraph 2)</b> of this <b>subsection B.</b> above, and pay the fees as required thereunder.</p> <p><b>A Platinum Addendum to Basic Investment Advisory Agreement and/or Advanced Investment Advisory Agreement</b> (sample attached) will be entered between the parties setting forth the rights and responsibilities of each. The Client is not credited under this Agreement with any other fees paid hereunder, and all fees occurring under this <b>sub-paragraph 3)</b> are in addition thereto. This arrangement will necessitate the establishment of a brokerage account to transact the purchase and sale of various stocks, bonds, mutual funds, exchange traded funds and other securities, and may necessitate the establishment of a "discount" brokerage account to transact the purchase and sale of certain "no load" and/or "institutional" mutual funds and other securities. In such event, the Broker-Dealer and/or Clearing Firm may charge transaction fees and other fees and expenses including commissions which will be charged to the Client's brokerage account. In essence, we will oversee the complete ongoing monitoring of the investment portfolio and the Client's total Financial Plan. Under this Agreement, we will focus on managing a portion of the Client's portfolio as described in <b>sub-paragraph 1)</b> and the remaining portion as described in <b>sub-paragraph 2)</b> above, but this should not be construed as prohibiting us from recommending and using whatever investment vehicle we deem best suited for the Client, regardless of the fee or expense structure, nor prohibit us from receiving other commissions on any product used or implemented. In addition to said fees and commissions stated herein, we may also receive so-called 12b-1 fees from certain Mutual Fund Companies and commissions associated with buying and selling of General Securities, Direct Participation investments and other products. We will assist in account transfers, asset re-titling for any estate planning, and integration of the plans developed with the Client's attorney and/or accountant. In essence, we will oversee the complete ongoing monitoring of the Client's finances.</p> <p>The fee charged for our Platinum Level Investment Advisory Service is a minimum of \$4,000 per year <b>PLUS</b> one and three-fourths (1.75%) percent of the Client's Adjusted Net Worth up to \$2,500,000; and \$2,300 per year <b>PLUS</b> one (1.0%) percent of the Client's Adjusted Net Worth in excess of \$2,500,000 and up to \$5,000,000 (all payable in four (4) equal quarterly installments).</p>

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Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>If the Client's Adjusted Net Worth exceeds \$5,000,000 the Annual Fixed Fee and Percentage Fee required will be negotiated and agreed to depending on the size of the Client's account, the nature of the assets comprising said account and the extent of the services desired. All fees described in this <b>sub-paragraph 3)</b> are calculated and payable on a quarterly basis - <b>and are in addition to those fees described elsewhere in this Form ADV-Part II.</b> The calculation of the "Adjusted Net Worth" after the end of the first complete Calendar Quarter of rendering services is determined by adding the total "Fair Market Value" of the assets which comprise the Client's Net Worth as of the last business day of the preceding Calendar Quarter. The result shall be the "Fair Market Value" of the Assets for determining the Client's "Adjusted Net Worth" for the Calendar Quarter, and the fee due and to be paid for the next succeeding Calendar Quarter for the services described herein shall be as described in <b>sub-paragraph 1)</b> and/or <b>sub-paragraph 2)</b> above <b>PLUS</b> the fees described in this <b>sub-paragraph 3)</b>. If we recommend financial products available through the broker/custodial account such as stocks, bonds or general securities or any mutual fund or other similar investment which carries with it <b>"SALES COMMISSIONS,"****</b> since we hold licenses that allow us to receive commissions from these products, if in fact we do receive any such commissions, trails or fees, including so called 12b-1 fees and "renewal trails," we will credit the same to the Client's fee account as a direct offset to the fees we charge upon the inclusion of the Fair Market Value of such products in the "Adjusted Net Worth" calculation for the Client.</p> <p>Any such credits will be included on the Client's quarterly billings. Any such credit in excess of the fees owed will be carried over to the next calendar quarter fees and applied against any amount due. Such excess credit carry over process shall continue until all such credits are used in full.</p> <p>At the time of entering into the <b>Platinum Addendum to Basic Investment Advisory Agreement and/or Advanced Investment Advisory Agreement</b> and subsequently at the time of making an investment in the Client's portfolio, or any component thereof, an appropriate "Benchmark Index" will be assigned to each different investment made for the purposes of measuring investment performance according to the classification of each investment and/or the investment style which the investment manager follows.</p> <p>Further, following the conclusion of the first full calendar year of operation under the <b>Platinum Addendum to Basic Investment Advisory Agreement and/or Advanced Investment Advisory</b></p>

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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

**Money Management Concepts, Inc.**

IRS Empl. Ident. No.:

**59-3193800**

Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p><b>Agreement</b>, said Addendum provides for a comparison (during the first calendar quarter of each year) of the Client's portfolio performance of all investments in which the Client has invested pursuant to the advice and direction of Money Management Concepts, Inc. and/or its Representatives during the immediately preceding calendar year with the performance of the applicable "Benchmark Indexes" so as to measure on a weighted average basis (the "Composite Index"), the performance of such portfolio for the preceding calendar year against the said "Composite Index." The "Benchmark Indexes" will be duly weighted to reflect the Client's portfolio composition for the same period of time. The difference between the portfolio's performance and the applicable "Composite Index" shall then be applied to the portfolio so as to determine an amount (measured in dollars) by which the portfolio out-performed or under-performed, as the case may be, said "Composite Index." In the event that the performance of the portfolio does not equal or out-perform the applicable "Composite Index" then, in such event, the amount of the under-performance shall be divided by the total performance of the said applicable "Composite Index" and said fraction shall then be multiplied by the sum of the Annual Fees charged and paid by the Client to the Company during the preceding calendar year in question. The resulting product shall then be added to the Client's Offset Account as therein provided and credited against future fees due.</p> <p>We believe our approach gives our Clients the flexibility to allow for us as an Advisor to be able to search across the entire marketplace for the very best products for the Client's needs.</p> <p>On the last day of each calendar quarter the "Assets Under Management" of the Client will be recalculated so as to establish the basis upon which the Investment Advisory Fees for the coming three (3) months will be charged.</p> <p>The initial term of our <b>Platinum Addendum to Basic Investment Advisory Agreement and/or Advanced Investment Advisory Agreement</b> begins with the date of signing the Addendum and continues until the Anniversary Date of the Basic Investment Advisory Agreement and/or Advanced Investment Advisory Agreement, which date is therefore also the "Anniversary Date" of said Addendum. Said Addendum shall likewise be automatically renewed for successive periods of one (1) year at a time unless either party notifies the other at least thirty (30) days but not more than sixty (60) days prior to the expiration of the original term or any successor term of the intention to terminate the Agreement and/or Addendum at the expiration of such term.</p>

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
801- 60190

Date:  
12/16/2008

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Item of Form (identify)	Answer																				
<b>Part II Page 2</b> <b>1.A,D</b> <b>(continued)</b>	<p>A Client may terminate the Platinum Addendum for any reason within the first five business days after signing the contract without any cost or penalty. Thereafter, either party may terminate the Agreement and/or Addendum at any time with a thirty (30) day written notice to the other party. If terminated by the Client at any time, the Client will be responsible to pay the Company the fee for the quarter in which such cancellation occurred plus the fee for the calendar quarter next following notice of cancellation. In such event of termination by the Client, any credit due to the Client as a result of a credit in the offset account shall be forfeited by the Client. If the Company terminates the Agreement and/or Addendum, the fee will be prorated to the effective date of termination. The Company will pay any credit due to the Client as a result of a credit in the offset account within ninety (90) days of the effective date of termination.</p> <p><b>**ASSETS UNDER MANAGEMENT</b>" means all assets of the Client, valued at the Current Fair Market Value thereof, which are owned in the Brokerage Account(s) set up by the Company, for the purposes of providing the services described herein, <b>PLUS</b> any other assets held outside the said Brokerage Account(s) but which the Client desires to have included in such fee calculation for purposes of receiving Investment Management Advice related thereto; e.g., an Employer-held, active 401(K) Plan; a discount Brokerage Account maintained by the Client; variable life insurance and/or annuities; etc. All such assets are identified by an Addendum to the <b>Basic Investment Advisory Agreement and/or Advanced Investment Advisory Agreement</b>.</p> <p><b>**ANNUAL FEES:</b> (Does not include Fees due under sub-paragraph 1 and/or sub-paragraph 2. These fees in this table are "cumulative")</p> <table> <thead> <tr> <th>Adjusted Net Worth</th><th>=</th><th>Fixed Annual Fee</th><th>+</th><th>Percentage Charged as Fee</th></tr> </thead> <tbody> <tr> <td>0-\$2,499,999</td><td></td><td>\$4,000.00</td><td></td><td>1.75%</td></tr> <tr> <td>\$2,500,000-4,999,999</td><td></td><td>\$2,300.00</td><td></td><td>1.0%</td></tr> <tr> <td>Over \$5,000,000</td><td></td><td>Negotiable</td><td></td><td>Negotiable</td></tr> </tbody> </table> <p><b>***ADJUSTED NET WORTH</b> is defined to mean total net worth <b>MINUS</b> one-half (1/2) the value of "Assets Under Management" used in the calculation of fees under <b>sub-paragraph 1) and/or sub-paragraph 2)</b> above, the value of the Client's personal residence(s), tangible personal property, personal use automotive vehicles and jewelry, but excluding any reduction in Asset Value for any debt owed (or contingently owed) by</p>	Adjusted Net Worth	=	Fixed Annual Fee	+	Percentage Charged as Fee	0-\$2,499,999		\$4,000.00		1.75%	\$2,500,000-4,999,999		\$2,300.00		1.0%	Over \$5,000,000		Negotiable		Negotiable
Adjusted Net Worth	=	Fixed Annual Fee	+	Percentage Charged as Fee																	
0-\$2,499,999		\$4,000.00		1.75%																	
\$2,500,000-4,999,999		\$2,300.00		1.0%																	
Over \$5,000,000		Negotiable		Negotiable																	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**PAGE 16**

**Schedule F of  
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Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>the Client.</p> <p><b>NOTE:</b> For Adjusted Net Worth purposes, hard to value assets such as limited partnerships, REITs, etc., will be valued at the investment total (cost), as actual values are unreasonably difficult to ascertain. Further, similar such assets for which there is no recognized "Benchmark Index" to compare performance to will be excluded from the performance measurement of the "Composite Index" referred to above.</p> <p>Oftentimes, we will recommend products not available through the Broker/Custodial account. These might include Variable Annuities, Variable Universal Life Insurance Contracts and Public/Private Direct Participation Programs (limited partnerships, etc.), all of which carry with them sales commissions, fees or other means of compensation. Since we hold licenses which allow us to receive the sales commissions and fees from these products, if we do, in fact, procure such a product and receive sales commissions from the same, we do not include the value of these products in the "Adjusted Net Worth" calculation until after the third anniversary date of the acquisition of such product by the Client.</p> <p>After the third anniversary date of such acquisitions, the same will be included in the "Adjusted Net Worth" calculation for the Client based upon the "Total Accumulated Value" of any Variable Annuities and Variable Universal Life Insurance Contracts (as of the Anniversary Date of the Agreement with Addendum between the Client and the Company) and based upon the Total Amount Invested as relates to a Public/ Private Direct Participation investment.</p> <p>Clients and prospective Clients are advised when mutual funds are used in their portfolio that each fund will have its own internal fund manager advisory fee. We provide all relevant information about each recommended fund, including all material fund expenses.</p> <p>****<b>SALES COMMISSIONS</b> are defined to mean any monetary compensation which is received by us from M Holdings Securities, Inc. as a result of a payment to said Broker-Dealer by a Company sponsoring a product which we have sold.</p> <p><b>THERE IS NO MINIMUM SIZE ACCOUNT REQUIRED FOR OUR PLATINUM ADDENDUM TO INVESTMENT ADVISORY SERVICES UNDER THIS SUB-PARAGRAPH 3) OF SUBSECTION B, BUT THE</b></p>

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Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p><b>SERVICE IS DESIGNED FOR ACCOUNTS OF TWO MILLION FIVE HUNDRED THOUSAND DOLLARS (\$2,500,000) OR LARGER MANAGED UNDER THE BASIC INVESTMENT ADVISORY AGREEMENT AND/OR ADVANCED INVESTMENT ADVISOR AGREEMENT, AND ADJUSTED NET WORTH AS CALCULATED UNDER THE PLATINUM ADDENDUM OF FIVE MILLION DOLLARS (\$5,000,000) OR LARGER.</b></p> <p><b>4) <u>Exchange-Traded Funds Services</u></b> - For the Clients that desire assistance in making inexpensive investments with passive management, we offer two (2) different Exchange-Traded Funds ("ETF") programs. These are managed under the same "Basic Investment Advisory Agreement" set forth in <b>sub-paragraph 1)</b> above, with the stipulation that these portfolios will be investments only in the appropriate ETF's discussed with the Client. The portfolio investment programs offered hereunder are describe below:</p> <p><b>a) Asset Allocation</b></p> <p>We will allocate a Client's portfolio in up to five (5) ETFs to diversify holdings in each of the following asset classes:</p> <p>Large Cap =&gt; iShares S&amp;P 500 (symbol IVV)  Mid Cap =&gt; iShares S&amp;P 400 (symbol IJH)  Small Cap =&gt; iShares Russell 2000 (symbol IWM)  International =&gt; iShares MSCI EAFE (symbol EFA)  Fixed Income=&gt; iShares Lehman Aggregate Bond</p> <p>The percentage of assets placed in each class is based on the Client's risk tolerance, and subject to change/rebalance based on market and economic conditions as well as firm research.</p> <p><b>b) Sector Rotation</b></p> <p>We will allocate a clients portfolio in up to ten (10) ETF's representing the main sector categories of the S&amp;P 500, as follows:</p> <p>Industrials =&gt; Industrial Select SPDR (symbol XLI)  Telecommunications =&gt; Vanguard Telecommunication Service ETF (symbol VOX)  Consumer Discretionary =&gt; Consumer Discretionary Select</p>



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Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	Sector SPDR (symbol XLY)
	Energy => Energy Select Sector SPDR (symbol XLE)
	Financials => Financial Select Sector SPDR (symbol XLF)
	Health Care => Healthcare Select Sector SPDR (symbol XLV)
	Materials => Materials Select Sector SPDR (symbol XLB)
	Consumer Staples => Consumer Staples Select Sector SPDR (symbol XLP)
	Technology => Technology Select Sector SPDR (symbol XLK)
	Utilities => Utilities Select Sector SPDR (symbol XLU)
	<p>The percentage of assets placed in each sector is based on the Client's risk tolerance, and subject to change/rebalance based on market, industry and economic conditions as well as firm research.</p> <p>The fee charged for our Basic Investment Advisory Service is a per annum percentage of the Fair Market Value of the Assets Under Management ("<b>ANNUAL FEES</b>") - calculated and payable on a quarterly basis. The calculation of the "Fair Market Value" of the Assets Under Management after the end of the first complete Calendar Quarter of rendering services is determined by adding the total Fair Market Value of the Assets Under Management as of the last business day of each Calendar Month during the preceding Calendar Quarter, and dividing that total by three (3). The resulting dividend shall be the "Fair Market Value" of the Assets Under Management for the preceding Calendar Quarter, and the fee due and to be paid for the next succeeding Calendar Quarter for the services described herein shall be one-fourth of One (1/4 of 1%) percent of said Fair Market Value.</p> <p>A <b>Basic Investment Advisory Agreement</b> (sample attached) will be entered between the parties setting forth the rights and responsibilities of each. The Client is not credited under this Agreement with any other fees paid hereunder, and the Asset Management Fees incurred are in addition thereto.</p> <p>This arrangement will necessitate the establishment of a brokerage account to transact the purchase and sale of various Exchange Traded</p>

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Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>Funds. The Broker-Dealer and/or Clearing Firm may charge transaction fees and other fees and expenses, including commissions, which will be charged to the Client's brokerage account.</p> <p>Pursuant to the terms of our <b>Basic Investment Advisory Agreement</b>, on the last day of each calendar quarter the "Assets Under Management" of the Client will be recalculated so as to establish the basis upon which the Investment Advisory Fees for the coming three (3) months will be charged.</p> <p>The initial term of our <b>Basic Investment Advisory Agreement</b> begins with the date of signing the Agreement and continues for a period of twelve (12) months from the last day of the calendar quarter within which the signing of the Agreement occurred (which date is the "Anniversary Date" of the Agreement).</p> <p>It shall automatically be renewed for successive periods of one (1) year at a time unless either party notifies the other at least thirty (30) days but not more than sixty (60) days prior to the expiration of the original term, or any successor term, of the intention to terminate the Agreement at the expiration of such term. A Client may terminate our <b>Basic Investment Advisory Agreement</b> for any reason at any time and, within the first five (5) business days after signing the contract without any cost or penalty. Thereafter, either party may terminate the Agreement at any time with a thirty (30) day written notice to the other party. If terminated by the Client at any time other than an Anniversary Date as provided above, the Client will be responsible to pay the Company the fee for the quarter in which such cancellation occurred, plus the fee for the calendar quarter next following notice of cancellation. If the Company terminates the Agreement, the fee will be prorated to the effective date of termination.</p> <p><b>*"ASSETS UNDER MANAGEMENT"</b> means all assets of the Client, valued at the Current Fair Market Value thereof, which are owned in the Brokerage Account(s) set up by the Company, for the purposes of providing the services described herein.</p> <p>Cash balances and investment in money market funds, demand deposit accounts, and certificates of deposit held at banks or brokerage firms and covered by the <b>Basic Investment Advisory Agreement</b> are included in the fee calculation.</p> <p><b>**ANNUAL FEES</b> are one (1.0%) percent of the Assets Under Management.</p>

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Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>Fees will be billed to, and paid by, the Clients's custodian by deducting the fees from the Account. We will send our quarterly fee invoice to the custodian and to each client. The client fee invoice will state the applicable annualized rate(s), the value(s) of the Account upon which each fee is calculated, the manner in which the fee is calculated, and the amount of the fee. A Client may object to the deduction of fees from the account by notifying us at the address or telephone number shown on each billing invoice or by notifying the custodian. Clients may terminate this authorization at any time by giving us thirty (30) days written notice.</p> <p>We may from time to time unilaterally amend our fees and billing arrangements. Any change will only become effective after thirty (30) days prior written notice. Our fees are not based on the financial performance or capital gains or losses experienced in the Account.</p> <p>Fees will not be based upon a share of capital gains or capital appreciation of the funds or of any portion of the funds subject to the <b>Basic Investment Advisory Agreement</b>. Fees for services to be performed will not be collected six (6) or more months in advance. Fees are billed directly to the Client, payable quarterly, in advance.</p> <p><b>WE HAVE NO MINIMUM FEE AND NO MINIMUM OR MAXIMUM SIZE ACCOUNT REQUIRED FOR OUR BASIC INVESTMENT ADVISORY SERVICES UNDER THIS SUB-PARAGRAPH 4) OF SUBSECTION B, BUT THE SERVICE IS DESIGNED FOR ACCOUNTS IN EXCESS OF \$50,000 AND NOT MORE THAN \$250,000.</b></p> <p><b>C. TRANSACTION SERVICES</b> - These are services which are offered on a "stand alone" basis to Clients who desire to receive only a limited, very specific service or advice from us, as follows:</p> <p><b>1) <u>Product Recommendation</u></b> - For those Clients desiring no financial planning services and who do not require a formal written financial plan, we will recommend appropriate financial products on either a "Fixed Fee", a "Fee Per Product" or a "Commission Only" basis, with any such fee or commission disclosed to the Client in advance. No Client contract is utilized, except to the extent services described in <b>subsection A., sub-paragraphs 1), 3), and/or 5)</b> are desired.</p> <p><b>2) <u>Financial Planning Services</u></b> - Consultations are provided to interested Clients to evaluate their financial situation, goals and risk tolerance. Financial plans are provided at an hourly rate not to exceed</p>

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Item of Form (identify)	Answer
<b>Part II Page 2 1.A,D (continued)</b>	<p>\$500 per hour. The minimum fee for such a plan is \$1250. Fees for planning services range from \$1250 up, as agreed upon in advance in writing, depending upon the complexity of the financial situation and the estimate of hours involved, including preparation and research, areas to be specified and estimated in the written agreement for services. The fee is payable at the time of engagement, and the services are usually accomplished within ninety (90) days.</p> <p>A Client may cancel the financial planning service agreement for any reason during the first ninety (90) days from the date of signing the Agreement, and will receive a refund of one hundred (100%) percent of all fees paid. To cancel the agreement, a Client must notify the Advisor Representative performing the work on Client's behalf, and return all materials received to that date.</p> <p>No Client is obligated in any way to follow an advisor's recommendations nor, if electing to follow the recommendations, to do so through Money Management Concepts, Inc. or any of its affiliated persons or entities.</p> <p><b>3) <u>Market updates</u></b> - The Company provides its Clients with periodic advice in a variety of formats whereby the Company will discuss current market events and its evaluation of various investment choices in light of current financial events and other considerations. No separate fees are charged for this service.</p> <p><b>4) <u>Other services not involving investments</u></b> - The firm's advisors may offer advice in the areas of estate planning, taxes and insurance, among others, that do not involve securities per se. Such services may be included within either the wealth strategy planning services, investment advisory services or various financial planning services, or all, if provided to an existing Client, or may be charged for as an hourly consultation fee.</p> <p>The Client is not credited under this engagement paragraph with any other fees paid hereunder, and receives only nominal service beyond the initial product recommendation and acquisition, or transaction entered.</p>
<b>Part II Page 3 3.A-L</b>	<p>Money Management Concepts offers advice about a wide variety of investment types, including stocks, bonds, mutual funds, index funds, exchange-traded funds, unit investment trusts, fixed, equity indexed and variable annuities. We would be pleased to explain and answer any questions anyone interested in our services (or their advisors) may have about these kinds of investments, which may present special considerations, such as the following:</p>

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<b>Part II Page 3 3.A-L (continued)</b>	<p><b><u>Mutual Funds, Index Funds and Exchange-Traded Funds</u></b> - Mutual funds are "open-ended" investment companies. Mutual funds of all types charge their shareholders various advisory fees and expenses associated with the establishment and operation of the funds. These fees will generally include a management fee, shareholder servicing fees, other fund expenses, and sometimes a distribution fee. If the fund also imposes sales charges, the investor may pay an initial or deferred sales charge. These separate mutual fund fees and expenses are disclosed and described in detail in each fund's current prospectus, which is available from the mutual fund and, upon request, can be provided by our firm.</p> <p>Consequently, for any type of mutual fund investment, it is important to understand that there are directly and indirectly two levels of advisory fees and expenses: one layer of fees at the fund level and one layer of advisory fees and expenses to Money Management Concepts, Inc. Generally speaking, most mutual funds can be purchased directly, without using advisory services, and without incurring advisory fees. Moreover, many mutual funds pay shareholder servicing fees (12b-1 fees) to brokerage firms and their registered representatives in consideration of their services to the fund's shareholders. As noted below, Money Management Concepts, Inc.'s principals and representatives are Registered Representatives of M Holdings Securities, Inc. and, accordingly, may receive this type of compensation with respect to Clients who invest in these funds.</p> <p>Most mutual funds offer several "classes" of their shares which may be purchased by different types of investors or investors with different investment objectives. These are also described in the mutual funds' prospectuses. Depending on one's investable assets, investment objectives and time horizon, one class may be more appropriate for your circumstances than another. We would be pleased to discuss with you the various classes of mutual fund shares that may be available, the different purposes for which they may be purchased, and the differences in commissions and charges that are associated with each share class.</p> <p><b><u>Variable Annuities</u></b> - Variable annuities are highly complex financial products offered by life insurance companies. An investment in a variable annuity contract is subject to both general market risk and the insurance company's credit risk. These and other risks are described in the variable annuity's prospectus. Variable annuities are regulated under both securities and insurance laws and related rules and regulations. Variable annuities offer various benefits and features which may or may</p>

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Item of Form (identify)	Answer
<b>Part II Page 3 3.A-L (continued)</b>	<p>not have value, depending on specific circumstances. Like other types of investments, commissions are paid for the purchase of variable annuities and there may be substantial surrender charges which are applicable. These commissions, surrender charges and other expenses are disclosed in the prospectus.</p> <p>Insurance companies charge a variety of fees and charges against the assets invested in the separate accounts of their policy holders. In addition, when subaccounts are invested in mutual funds, fund holders will pay fees and expenses as are described in detail in the prospectus. This means that there could be three layers of advisory fees incurred - one layer by the insurance company, one layer by the mutual fund company and one layer for advisory services.</p> <p>We often recommend, and a significant number of our clients choose to purchase, fixed, equity indexed and variable annuities, because:</p> <ul style="list-style-type: none"><li>- Guaranteed minimum income benefits are available to mitigate market risk;</li><li>- These contracts provide specified death benefits;</li><li>- Annuities can compliment tax-advantaged accounts such as IRAs and retirement plans, since investment returns within annuity contracts are generally not taxed until the time of withdrawal or distribution;</li><li>- Available rider options may be beneficial.</li></ul> <p>Money Management Concepts, Inc. has significant experience with variable annuity products, which represent complex investments, and in the past we often recommended the variable annuity products because of the innovative financial features offered, including, for example:</p> <ul style="list-style-type: none"><li>- A wide range of separate account funds and other investment choices within the variable annuity contracts;</li><li>- The ability to actively buy, sell and exchange investments in various separate account funds available within the variable annuity without incurring transaction charges;</li><li>- Allowable ten (10%) percent annual withdrawal provision.</li></ul> <p><b>Unit Investment Trusts</b> - Unit Investment Trusts are a portfolio of securities which are selected by applying a unique, specialized strategy. Once selected, securities held inside the trust are typically held until maturity. Upon maturity, investors typically reinvest in a new unit investment trust. Unit holders are charged various fees and expenses associated with the establishment and operation of the trusts. These</p>

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<b>Part II Page 3 3.A,L (continued)</b>	<p>fees and expenses are disclosed and described in detail in each trust's prospectus, which is available from the sponsoring company and, upon request, can be provided by Money Management Concepts, Inc. These fees will generally include a creation and development fee, as well as an organizational fee. Consequently, for any unit investment trust investment, it is important to understand that the investor is directly and indirectly paying two levels of fees: one layer of fees at the trust level and one layer of fees to the advisor.</p> <p>In assessing a Clients' existing assets, Money Management Concepts, Inc. makes comments and suggestions where we deem such appropriate, upon any security constituting a portion of the Client's portfolio, particularly as relates to the accomplishment of the goals and objectives of the Client. In making its recommendations, Money Management Concepts, Inc. considers partnership interests in equipment leasing, cable TV, fast food franchises, raw land, leveraged buy outs and real estate. We also consider tangible asset purchases, and investments in natural resources. We will recommend limited partnerships and other investments which we believe are appropriate to accomplishing the Client's objectives and goals.</p>	
<b>Part II Page 3 4.B(8)</b>	<p>We utilize, among others, industry resources and recognized publications and research sources such as prospectuses; annual reports; Wall Street Journal; Barrons; Forbes; Value Line; Dorsey, Wright and Associates; Stranger; CDA Technologies; Morning Star; Personal Finance; and Money. We also receive research from M Holdings Securities, Inc. (our Broker-Dealer) and Charles Schwab and Company, Inc and/or Pershing, L.L.C. (our Clearing Firms). Further, we attend various continuing education seminars and conferences where presentation and analysis of investments and portfolio management are presented, particularly those offered through M Holdings Securities, Inc., Charles Schwab and Company, Inc. and Pershing, L.L.C., so that we can help maintain the Client's portfolio in accordance with the goals and objectives set with the Client. We also attend meetings where we exchange ideas and concepts with our peers.</p>	
<b>Part II Page 3 4.C(7)</b>	<p>Investment strategies vary from Client to Client as we attempt to help each Client reach his or her unique goals. However, the general philosophy is that long term acquisitions should constitute the overwhelming majority of investment holdings, and these holdings should be broadly diversified.</p>	
<b>Part II Page 4 5.</b>	<p>Each person associated with Money Management Concepts, Inc. whose responsibilities are related to providing investment advice to Clients is an NASD Registered Representative and/or Principal, and most are also licensed to sell life and/or health insurance and/or annuities (fixed and/or variable). We</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

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Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
**801- 60190**

Date:  
**12/16/2008**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Money Management Concepts, Inc.</b>		IRS Empl. Ident. No.: <b>59-3193800</b>
Item of Form (identify)	Answer	
<b>Part II Page 4 5. (continued)</b>	<p>generally require that an associated person have a minimum of an Associates Degree, be a Certified Financial Planner(™) or equivalent, or enroll in the appropriate courses within one year of association with us, and have a minimum of two (2) years of experience in the Financial Services industry.</p> <p>However, experience may be substituted for formal education and/or certifications. While we use no set formula for determining the extent of experience needed to offset a lack of formal education and/or certifications, if matriculation into an appropriate certification program is accomplished within one (1) year of association with us with expected completion of the program to occur within five (5) years from enrollment, and continuous enrollment and satisfactory progress toward completion is maintained, we likely would accept and retain one with nominal experience if we felt such was appropriate. Any person engaged without the required education, certifications or experience and skills must work first under the direct supervision of a qualified associate until the required ability and competence is demonstrated.</p>	
<b>Part II Page 4 6.</b>	<p><b>JONES, RICHARD OWENS - 3/2/46</b></p> <p>Pensacola High School, Pensacola, FL - 1964 Graduate  University of Florida, Gainesville, FL - 1964 - Transferred  University of Alabama, Tuscaloosa, AL - 1968 - B.S., Commerce and  Business Administration  University of Alabama, Tuscaloosa, AL -1970 - J.D.  University of Alabama, Tuscaloosa, AL - 1981 - LL.M. (in Taxation)</p> <p>Richard O. Jones was a full-time practicing attorney from August 1970 until July 1993, when he became President/CEO of Money Management Concepts, Inc. He continues to practice law (licensed in Alabama and Florida), spending approximately fifteen (15%) percent of his time in said professional practice. In October 2002, he became President/CEO of Wealth Strategists, Inc., a company affiliated with Money Management Concepts, Inc. <b>(See Part II, Page 4, 8.C.)</b> He continues as President of Money Management Concepts, Inc. Richard O. Jones is licensed as an insurance agent, securities Registered Representative, securities Registered Principal and Investment Advisor Representative. He sells both insurance products and registered securities products. The sale of these products together with the Financial Planning Services and Investment Advisory Services described herein account for approximately eighty-five (85%) percent of his professional time. Examinations/Professional Designations include Life, Health and Variable Annuity license, State of Florida-1990; Florida Bar Board Certified Tax Attorney-6/84 to 6/94; CFP, College for Financial Planning-2/87; CLU, American College-10/97; ChFC, American College-10/98; CFS-12/98; NASD exams-Series 6-8/90;</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

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<b>Part II Page 4 6. (continued)</b>	<p>Series 7-9/95; Series 63-9/95; Series 24-12/95; Series 65-12/99; Member Alabama Bar Association, 1970; Member Florida Bar Association, 1982. <b>STAPLES, ROBERT WAYNE - 4/7/38</b></p> <p>Mainland High School, Daytona, FL - 1958 Graduate</p> <p>Robert W. Staples has no formal education after high school. He worked with Liberty National Life for twenty-eight (28) years, the last eighteen (18) as District Manager, until he became associated with Money Management Concepts, Inc. in May, 1994.</p> <p>Robert Wayne Staples is licensed as an insurance agent only, and he sells only insurance products. The sale of these products account for one hundred (100%) percent of his professional time.</p> <p>Examinations/Professional Designations include Life and Health license, State of Florida-1/66; Life Underwriters Training Council (LUTC)-7/69; NASD exams - Series 6-7/94.</p> <p><b>JONES, HELEN ROBERTS - 3/7/47</b></p> <p>Shelby County High School, Columbiana, AL - 1965 Graduate University of Alabama, Tuscaloosa, AL - 1970 - B.A., Education Reformed Theological Seminary, Orlando, FL - attended, no degree conferred.</p> <p>Helen R. Jones is the wife of Richard O. Jones, and has no formal experience or training in business, and especially has none in Financial Services. She has maintained for several years an Art Studio, through which she displays and sells various works of art, including those created by her, and teaches art. She is the owner of one hundred (100%) percent of the issued and outstanding stock of Money Management Concepts, Inc.</p> <p>She has no Examinations/Professional Designations since receiving her college degree. She has been a past member of Junior League (1973-1988) where she chaired various committees and served as vice-president (1987); served as founder and director of Young Life (Brevard County, Florida) 1987-1992; and served as founder and director of Released Time Christian Education (Brevard County, Florida) 1992-1997. For the last several years she has been recognized as a Member of the Congressional High School Arts Competition Committee, serving the 15th Congressional District of Florida.</p> <p><b>PRUDENTE, THOMAS - 11/07/64</b></p>

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<b>Part II Page 4 6. (continued)</b>	<p>Walt Whitman High School, Huntington Station, N.Y. - 1983 Graduate State University of New York, Oneonta, N.Y. - 1987 B.S. - Business Economics Thomas Prudente has been in the Financial Services industry since 1988. He worked as a Branch Manager with Charles Schwab and Company, Inc. for over eleven (11) years. He also worked as a Futures/Equity Trader for two (2) years prior to becoming associated with Money Management Concepts, Inc. in April 2006. He is Vice-President of Client Administration/Client Services, and as such is responsible for all research and due diligence required for products/investments that are recommended to Clients, as well as monitoring on a day to day basis the performance and adherence to stated objectives of each Client's investment portfolio and overseeing all aspects of Client services, sales and investments.</p>	
<b>Part II Page 4 7.A</b>	<p>Examinations/Professional Designations include NASD exams - Series 7 (10/88), Series 8 (10/94) and Series 63 (10/88); CMFC, College for Financial Planning (10/96); currently preparing for Series 65 and Life, Health and Variable Annuity licenses.</p>	
<b>Part II Page 4 7.B</b>	<p>Money Management Concepts, Inc. engages in the business of Financial Planning and sale of various products in connection therewith, as well as the giving of investment advice. We also are closely affiliated with other businesses that engage in activities other than investment advice. (See <b>Part II, Page 4, 8.C</b> following).</p> <p>Development and implementation of a Financial Plan requires approximately seventy (70%) percent of the time spent doing a total Financial Plan because of the time needed to fully educate a Client on a recommended planning strategy.</p> <p>The approximate time breakdown is as follows: 70% Development and implementation of the Financial Plan and Concepts/Strategies 20% Securities Products 10% Insurance Products</p> <p>When a financial product is recommended to a Client and an officer or other Investment Advisor Representative of the Company can effect the transaction for the Client, the following procedure is used:</p> <ol style="list-style-type: none"> <li>1) A Client is given the current prospectus disclosing various risks, sales and/or redemption charges and management fees.</li> <li>2) All of these items are fully explained and the Client is educated in all material aspects of the financial product.</li> <li>3) Charts and graphs prepared by independent companies may also be used</li> </ol>	

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<b>Part II Page 4 7.B (continued)</b>	for further education of the Client. 4) Conflicts of interest (as applicable) are disclosed in discussion and in the Client contract, and a formal "Disclosure" document is presented and executed.	
<b>Part II Page 4 7.C</b>	<p>Richard Owens Jones is licensed as an insurance agent, securities Registered Representative, securities Registered Principal and Investment Advisor Representative. He sells both insurance and registered securities products. The principle part of his business is developing the concepts and strategies which match the Client's objectives and goals, then recommending the insurance and securities products best suited for use with a particular concept or strategy in meeting those goals. This is normally done as a "Wealth Strategist" Consultant. The strategies and concepts used to meet the Client's goals and objectives and the sale of these products account for approximately eighty-five (85%) percent of his professional time. He is also a practicing attorney who specializes in tax, estate and related wealth maximization and asset preservation services. Legal advice and services accounts for approximately fifteen (15%) percent of his professional time.</p> <p>For further information concerning "other" business interests, see answers to <b>Part II, Page 4, 6.</b> above and <b>Part II, Page 4, 8.C</b> below.</p>	
<b>Part II Page 4 8.C</b>	<p>We recommend the purchase and sale of securities to Clients. As a Registered Representative/Principal of M Holdings Securities, Inc., we will be compensated on a normal commission schedule or fees as outlined above. We may or may not own the same securities that we recommend to Clients. Any recommendation of a security in which we have an interest is purely coincidental, but prior to making such recommendation we will fully disclose such interest to Clients when it is material. At times the interests of our own accounts may correspond with Clients' interests and then we may do what we suggest the Client do. In each instance we fully disclose this to the Client. Money Management Concepts, Inc. does not make a market in any securities.</p> <p>Richard Owens Jones is associated with M Holdings Securities, Inc. as a Registered Representative and as a Registered Principal. Bradley E. Moore and Thomas Prudente are each associated with M Holdings Securities, Inc. as a Registered Representative. M Holdings Securities, Inc. is an independent broker-dealer that is a wholly owned subsidiary of M Financial Holdings, Inc. Richard O. Jones is also licensed to practice law in the State of Florida and the State of Alabama, and is the sole shareholder of Richard O. Jones, Attorney at Law, a professional association. Any of these individuals may recommend securities or insurance products offered by M Holdings or its affiliates. Richard O. Jones may also recommend legal services, advice and products offered by</p>	

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<b>Part II Page 4 8.C (continued)</b>	<p>his law firm. If a Client purchases financial products through Money Management Concepts, Inc., the Registered Representative/Registered Principal will receive the normal commissions or fees offered to others who sell such products. If a Client purchases legal services, advice or products through Richard O. Jones, Attorney at Law, a professional association, Richard O. Jones will receive the normal legal fees associated with such services rendered. Thus, a conflict may exist between the interests of Money Management Concepts, Inc. and any of its affiliated companies (see further provisions of <b>Part II, Page 4, 8.C</b> following), Richard O. Jones, Attorney at Law, a professional association and the Registered Representatives/Principals associated with the Company and those interests of the advisory Clients. The Client is under no obligation to purchase products which are recommended or to purchase products through M Holdings Securities, Inc., or to use the law firm of Richard O. Jones, Attorney at Law, a professional association for the rendering of legal services.</p> <p>Since there are other businesses which operate from the offices of Money Management Concepts, Inc. and/or Richard O. Jones, Attorney at Law, a professional association, and such may possibly impact with the decisions made by the last mentioned entities, we are setting forth the relevant information below so that if more information is desired, any interested person may inquire and such can be provided:</p> <p><b><u>BUSINESS ENTITIES</u></b></p> <p>(a) <b>Money Management Concepts, Inc.</b> - provides comprehensive financial planning services and investment advisory services as set forth in this FORM ADV to the general public.</p> <p>Additionally, Money Management Concepts, Inc. engages in "Outside Business Activity" with:</p> <p>(i) Money Management Concepts, Inc. has entered into a "Selling Agreement" with USA Wealth Management, LLC dated September 27, 2006. Through this Agreement, USA Wealth Management makes available to Money Management Concepts, Inc. and its Clients certain "proprietary" products, portfolios and money management advisory services, and monitor the performance, maintenance and rebalancing of the same. The Client does not pay a separate fee for these services, if used, as the same is an "outsourcing" arrangement and all such fees and expenses are included in those fees paid by the Client to Money Management Concepts, Inc. or an affiliated Business Entity, as set forth herein.</p>	

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<p><b>Part II Page 4 8.C (continued)</b></p>	<p>(ii) Peachtree Financial Solutions, Inc. - WealthBuilders Program.</p> <p>(iii) National Heritage Foundation - Referral fees, Management fees and other fees may be received for services rendered in connection with Charitable "Foundations" - Donor Advised Accounts.</p> <p>(iv) Various Organizations and Producer Groups through which affiliation by Money Management Concepts, Inc. or an affiliated Business Entity may result in a "case sharing/fee splitting" arrangement if/when a proprietary concept is utilized to solve a client's problem. <b>SEE subparagraphs (b)-(f)</b>, both inclusive, next following for the list of "affiliated" companies.</p> <p><b>(b) Wealth Strategists, Inc.</b> - is the "umbrella" organization providing personnel support services to Money Management Concepts, Inc. and others, as well as general marketing support. Wealth Strategists, Inc. is the consulting firm for the affiliated group of companies and receives fees for such services. It also holds all insurance contracts as the General Agent for any insurance product sold or recommended by Money Management Concepts, Inc. and/or any affiliated person, firm, corporation or other legal entity. It should also be noted that Wealth Strategists, Inc. engages in various business activities and affiliations with a variety of individuals, organizations, producer groups and other entities and which affiliation may result in a "case sharing/fee splitting" arrangement if/when a proprietary concept is utilized to solve a Client's problem.</p> <p>(i) Wealth Strategists, Inc. is a member of M Financial Group - a buying consortium for insurance products and services by a distribution network of independent producers serving the affluent individual and highly-compensated executive markets. It is a shareholder in M Financial Holdings, Inc., which owns one hundred (100%) percent of M Holdings Securities, Inc.</p> <p>(ii) Richard O. Jones, President/CEO of Wealth Strategists, Inc. is the endorsed Financial Planner and Chapter Host for the Oxford Club (East Central Florida Chapter). Oxford Club is an international organization with over 70,000 members in more than 120 Countries formed to provide educational information to its membership regarding various financial services, products and strategies, including "Asset Protection" and "Privacy" issues.</p>

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<b>Part II Page 4 8.C (continued)</b>	<p>(iii) Endowment for the 21st Century is a development organization that assists Charitable <u>Internal Revenue Code</u> §501(c)(3) Organizations develop Endowment programs.</p> <p>(iv) Concept Keys is a marketing association specializing in the review and amendment of income tax returns for Business Owners who have "overpaid" income taxes.</p>
	<p>(c) <b>Strategic Business Services, LLC</b> - is the firm through which those affiliated with Money Management Concepts, Inc. render planning services and consult with Small Business Owners on their unique problems. Through Strategic Business Services, LLC, we are licensed promoters of SPAR-DATA, Inc., an Atlanta, Georgia based business valuation firm, and we receive compensation from Spar-Data, Inc.</p> <p>(d) <b>Senior Protection Group, Inc.</b> - provides Long-Term Health Care and annuity products and services for its clients, as well as asset protection, health insurance and Medicaid planning services.</p> <p>(e) <b>Wealth Maximization Strategies, LLC</b> - is the entity which provides unique and proprietary wealth creation; wealth distribution; and wealth conservation and transfer strategies to high income/high net worth members of the general public.</p> <p>(f) <b>Tax Talk, Inc.</b> - provides marketing services and publishes seminars, books and other materials for use by its customers. Any securities related publication is approved by M Holdings Securities, Inc.</p> <p>Compliance Department prior to use. Additionally, Tax Talk, Inc. engages in "Outside Business Activity" with:</p> <p>(i) Hurst Financial Corporation - originates and receives compensation from Hurst Financial Corporation or the appropriate vendor for the origination of mortgage loans of all types, though primary emphasis is on the origination of "Reverse Mortgages."</p> <p>(ii) Various Certified Public Accountants, enrolled agents and accountants to whom the preparation of the Client's IRS Form 1040 (and related forms) are "outsourced." The Client pays certain fees to Money Management Concepts, Inc., Talk Talk, Inc. or another affiliated entity as described herein, and this service is provided with no additional expense to the Client,</p>

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<p><b>Part II Page 4 8.C (continued)</b></p>	<p>the cost of such "outsourced" service being paid by the affiliated entity offering the service to the Client.</p> <p>(g) <b>Richard O. Jones, Attorney at Law, a professional association</b> - provides legal services and tax advice to the general public, and is owned one hundred (100%) by Richard O. Jones. This entity may also participate in and receive revenue from non-traditional legal services rendered in connection with activities that may or may not also result in compensation to Money Management Concepts, Inc. (or others). Examples of such activities might include fees received in connection with charitable fund raising activities; fees received from utilizing "proprietary" legal strategies; or referral fees paid by a non-legal service provider. Richard O. Jones, Attorney at Law, a professional association is the employer of Steven R. Clark, a practicing Attorney at Law.</p> <p>(h) <b>Jones Family Trust</b> - is a real estate management trust from whom we lease our office space.</p> <p>(i) <b>Owens-Sloan Leasing (Business Trust)</b> - is an asset management company from whom we lease our office equipment.</p> <p>j) <b>East Florida Leasing Company, LLC</b> - is an automobile rental company from whom we lease our company and personal automobiles.</p> <p>(k) <b>Presbyterian Church in America</b> - Ordained Ruling Elder.</p> <p>Each of Money Management Concepts, Inc.; Senior Protection Group, Inc.; Strategic Business Services, LLC; Tax Talk, Inc.; and Wealth Maximization Strategies, LLC is an affiliated company of Wealth Strategists, Inc., a formal business entity which acts as the "universal" name under which the described products and services of the affiliates are marketed and rendered.</p>
<p><b>Part II Page 5 9.B,E</b></p>	<p>We will oftentimes effectuate securities transactions for compensation for our Clients when we enter into these types of transactions. What restrictions, internal procedures or disclosures are used for conflicts of interest in those transactions is set forth in the foregoing sections, particularly those answers to <b>Part II, Page 4, 7.B</b> above. When we recommend the purchase and sale of securities to Clients, as an M Holdings Securities, Inc. Registered Representative, we will be compensated on the normal commission schedule or fees as outlined above. Money Management Concepts, Inc.'s portfolio, various Employee Benefit Plans, as well as portions of Richard O. Jones' and/or other</p>

Complete amended pages in full, circle amended items and file with execution page (page 1).

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<b>Part II Page 4</b> <b>5. (continued)</b>	<p>Registered Representatives, and other Employees' and/or Associates' personal investments are invested in various securities and portfolio models which are the same as, similar to or the opposite of, those being recommended to Clients. Any recommendation to a Client of a security in which we have an interest is purely coincidental, but we fully disclose all such material interests to Clients. Transactions in which we may be interested are done at the same time as Client transactions are effected. At times the interests of our own accounts may correspond with Clients' interests and then we may do what we suggest the Client do. Differences can arise due to variations in personal goals, investment time horizons, risk tolerances, and the timing of purchases and sales. In each instance we fully disclose this to the Client. These account records are maintained at the Company's business office. We feel that doing the same thing for ourselves with significant amounts of Company and personal assets as we do for our Clients eliminates potential conflicts of interest. Money Management Concepts, Inc. does not make a market in securities.</p> <p>The Securities traded are generally broadly traded, large scale securities (not penny stocks) and/or mutual funds in which proprietary trades will not affect market prices. Nonetheless, client transactions will precede those orders placed for any proprietary trades. The associates of Money Management Concepts, Inc. are aware of their fiduciary duty to their Clients and the prohibitions against the use of any insider information. Records of all associates' proprietary trading activities are kept by the firm and available to regulators to review on the premises. Whenever Money Management Concepts, Inc. deems that there may appear to be a conflict of interest, the firm will inform any affected Clients of the holdings involved prior to placing any orders.</p> <p>A copy of Money Management Concepts, Inc. Registered Investment Advisor Code of Ethics (established pursuant to SEC rule 204A-1 is available upon request. Please contact Thom Prudente at (321) 253-3400, ext. 232.</p>	
<b>Part II Page 5</b> <b>10.</b>	<p>SEE ANSWER TO PART II, PAGE 2, QUESTION 1.</p> <p>(a) <b>Conditions for Managing Accounts</b> - Money Management Concepts, Inc. does not require a minimum account size for portfolio asset management and supervision. However, our system and the strategies we employ seem to work best with accounts of two hundred fifty thousand (\$250,000) dollars or more, and we generally will not undertake to handle a smaller account except to offer the services described in <b>Part II Page 2 1. A, D subsection B, sub-paragraph 4) and/or subsection C.</b> Exceptions may be made, solely at the firm's discretion, based on such factors as prior or anticipated investment activity. We may aggregate</p>	



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<p><b>Part II Page 6 12.A-B</b></p> <p><b>Part II Page 6 12.A,B (continued)</b></p>	<p>related accounts in the same household in determining whether the account minimum has been met and in calculating the rate applicable to our fees. Minimums may be negotiated.</p> <p><b>(a) Discretionary Authority</b> - As previously noted in the description of services, all Clients who desire to use Money Management Concepts, Inc. "Advanced" Investment Advisory services sign a client agreement and power of attorney allowing the Company discretionary power over the account (see: <b>Part II, Page 2 subparagraph 1. A, D</b> above). <b>This is the only service we offer where discretionary authority is used.</b> In discretionary accounts, we will be allowed the power to place trades, buy or sell securities of any type and in those amounts we deem to be appropriate for the account, without first obtaining the Client's specific consent to each trade. Directions will be given to the account custodian to complete the transaction. Clients must use an independent custodian. We do not, and cannot, have custody of a Client's assets. This is the only service we offer which involves our exercise of discretion and all other services are "non-discretionary" and the Client gives specific consent to all activity.</p> <p>We are registered representatives with M Holdings Securities, Inc. and Wealth Strategists, Inc. is an Office of Supervisory Jurisdiction with that Broker-Dealer. Richard O. Jones is the Registered Principal responsible for the oversight and supervision of that office. Our Clients may or may not choose to implement our advice. The Broker-Dealer for Wealth Strategists, Inc. is M Holdings Securities, Inc. and if our Clients choose to implement our advice by purchasing registered securities through us and our Broker-Dealer, then they will also use M Holdings Securities, Inc. as the Broker-Dealer. Money Management Concepts, Inc. uses Charles Schwab and Company, Inc. as the clearing firm for all transactions of its Clients. Except as specifically noted, we do not exercise discretion over the Client's investments and do not establish limits on any particular security to be bought or sold or the amount of securities to be bought or sold; however, we do buy and sell securities and determine the recommended amounts for Clients through the development of the financial plan, which the Client ultimately agrees or disagrees with. As time goes by, adjustments are made as a result of changes in the economies/markets to which the Client is kept fully apprised and agrees to prior to any changes being made.</p> <p>Money Management Concepts, Inc. may recommend that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab &amp; Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although Money Management Concepts, Inc. may recommend that clients</p>	

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<b>Part II Page 6 12.A-B (continued)</b>	<p>establish accounts at Schwab, it is the client's decision to custody assets with Schwab. Money Management Concepts, Inc. is independently owned and operated and not affiliated with Schwab.</p> <p>Schwab provides Money Management Concepts, Inc. with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon Money Management Concepts, Inc. committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research and access to mutual funds and other investments that are otherwise generally available only to institutional investors or those who would require a significantly higher minimum initial investment.</p> <p>For Money Management Concepts, Inc. client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.</p> <p>Schwab Institutional also makes available to Money Management Concepts, Inc. other products and services that benefit Money Management Concepts, Inc. but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of Money Management Concepts, Inc.'s accounts, including accounts not maintained at Schwab.</p> <p>Schwab's products and services that assist Money Management Concepts, Inc. in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of Money Management Concepts, Inc.'s fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.</p> <p>Schwab Institutional also offers other services intended to help Money Management Concepts, Inc. manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and</p>

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant:  
**Money Management Concepts, Inc.**

SEC File Number:  
**801- 60190**

Date:  
**12/16/2008**

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Money Management Concepts, Inc.</b>		IRS Empl. Ident. No.: <b>59-3193800</b>
Item of Form (identify)	Answer	
<p><b>Part II Page 6</b> <b>12.A-B</b> <b>(continued)</b></p>	<p>business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to Money Management Concepts, Inc. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or part of the fees of a third-party providing these services to Money Management Concepts, Inc. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of Money Management Concepts, Inc. personnel. In evaluating whether to recommend that clients custody their assets at Schwab, Money Management Concepts, Inc. may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.</p> <p>We do suggest to a Client other broker/dealers that are selected based on considerations such as transaction cost and high quality administrative services made available to us and the Client. The broker/dealer's research on choosing investments is also a factor in our selection, though of less concern since we have many outside sources of research and information on which we rely.</p>	
<p><b>Part II Page 6</b> <b>13.A-B</b></p>	<p>(a) <b>Additional Compensation</b> - The Company does not receive "soft-dollars" from any vendor or service provider, such as an insurance company or broker-dealer, in exchange for our placement of brokerage transactions. It is standard industry practice for Registered Representatives of broker-dealers to have marketing agreements with product suppliers. These suppliers may include mutual fund companies, variable life insurance and annuity companies, unit investment trust companies or real estate investment trusts. These marketing agreements provide for payment of certain marketing expenses to the selling broker-dealer or its Registered Representatives in addition to the usual commissions. These fees are not normally a direct expense of a particular product, but are paid by the sponsoring company to make up for costs incurred by the broker-dealer or its Registered Representative for marketing the product. Money Management Concepts, Inc. employs Investment Advisor Representatives, who in their capacity as a Registered Representative of a broker-dealer, may receive marketing allowances through their broker-dealer with respect to recommended products.</p> <p>From time to time Money Management Concepts, Inc. offers incentive compensation and awards to its Investment Advisor Representatives and solicitors. Even though Clients do not incur any additional fees as a result of</p>	

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<b>Part II    Page 6</b> <b>13.A-B</b> <b>(continued)</b>  <b>General</b> <b>Information</b>	<p>the incentive compensation or awards, it may create a perceived or actual conflict of interest with respect to the representative's advice. Furthermore, all Investment Advisor Representatives and solicitors are reminded of their fiduciary duty to the Clients when incentive compensation is offered.</p> <p>As previously disclosed on this form, we can, and sometimes do, receive commissions on financial products implemented through us. We also can, and sometimes do, receive 12b-1 distribution fees from certain mutual funds held by some Clients. Our Principal, Richard O. Jones, is a practicing attorney actively engaged in the practice of law, and oftentimes is compensated indirectly through the Law Firm of Richard O. Jones, Attorney at Law, a professional association, for services which may have been rendered incidental to a securities transaction in which Money Management Concepts, Inc. is involved. For further information concerning this compensation potential, see answers to <b>Part II, Page 4, 8.C</b> above.</p> <p><b><u>IMPORTANT INFORMATION AND OTHER DISCLOSURES</u></b></p> <p>(A) <b><u>Investment Risks and Rewards</u></b> - All investments bear different types and degrees of risk. While our investment strategies are designed to provide appropriate investment diversification, some investments have significantly greater risks than others. Attempting to obtain higher rates of return on investments generally entails accepting higher levels of risk.</p> <p>Our investment strategies seek to balance risks and rewards to achieve investment objectives. Clients need to ask questions about investment risks they do not understand. We are always pleased to discuss them.</p> <p>We strive to render our best judgement on behalf of our Clients. Still, we cannot assure Clients that investments will be profitable or assure that losses will occur in an investment portfolio. While past performance is an important consideration with respect to any investment, it is not a reliable predictor of future performance. We continuously strive to provide outstanding long-term investment performance, but many economic and market variables beyond our control can (and will) affect the performance of an investment portfolio.</p> <p>(b) <b><u>Proxy Voting</u></b> - Money Management Concepts, Inc. and its Investment Advisor Representatives, employees and associated persons are not responsible for responding to proxies that are solicited with respect to annual or special meetings of shareholders of securities held in Clients' accounts. Proxy solicitation material which we do receive will be forwarded to Clients for response and voting. We offer no advice relative</p>	

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IRS Empl. Ident. No.:

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Item of Form (identify)	Answer
<b>General Information (continued)</b>	<p>to proxy voting.</p> <p>(c) <b><u>Code of Ethics</u></b> - Money Management Concepts, Inc. has adopted a written Code of Ethics, last revised November 1, 2005. The Code of Ethics sets forth the standard of business conduct that the Company expects all officers, directors, employees and advisory representatives to follow. The Code also describes certain reporting requirements with which particular individuals associated with or employed by the Firm must comply. The Firm will provide a copy of the Code of Ethics to any Client or prospective client upon request.</p> <p>(d) <b><u>Privacy Notice</u></b> - Money Management Concepts, Inc. is committed to safeguarding the confidential information of our Clients because mutual trust is essential to the advisor-client relationship. Personal privacy is of the utmost importance to us and our Clients. This is a summary of our policy describing how we treat your personal information. We welcome any comments or concerns you may have about your personal privacy, and will be happy to furnish you a complete copy of our Privacy Policy on request.</p> <p><b>INFORMATION WE COLLECT FROM YOU</b> - We collect nonpublic personal information from you, our Clients, to assist us in giving you appropriate investment advice and in managing your investments. The types and categories of nonpublic information that we collect from each Client depend upon the scope of the Client engagement. We collect nonpublic personal information about you from the following sources:</p> <ul style="list-style-type: none"><li>- Information we receive from you on applications or other forms, such as your name, address, social security number, telephone number, assets, income, taxes, medical and health information to the extent that it is needed for the financial planning process, investment advisory process and insurance beneficiaries.</li><li>- Information about your transactions with us, our affiliates, custodians or others, such as your account balance, investment cost, investment distributions, investment gain or loss, payment history, parties to transactions, account usage and insurance policy coverage and premiums.</li></ul> <p>"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you for</p>

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Item of Form (identify)	Answer
<b>General Information (continued)</b>	<p>personal, family or household purposes. It does not include information available from government records, widely distributed media, or government mandated disclosures.</p> <p><b>THIRD PARTIES WITH WHOM WE MAY SHARE INFORMATION</b> - We do not disclose nonpublic personal information about our Clients or former Clients to anyone except as may be required by law. However, this information, if authorized to be shared by you, routinely is shared on a "need to know" basis with others associated with helping you accomplish your financial objectives. For example, we are permitted by law (and assume you have no objection unless you specifically tell us otherwise) to share information about you (and often do so) with:</p> <ul style="list-style-type: none"><li>- Our investment advisory representatives, employees and other representatives who may have referred you to our firm.</li><li>- Companies that assist us in processing your transactions and servicing your account, such as introducing and clearing brokerage firms, mutual fund companies and insurance companies.</li><li>- An accountant, tax preparer or lawyer who is representing you.</li><li>- Federal and state regulators who regulate our Firm.</li></ul> <p><b>WE DO NOT PROVIDE YOUR PERSONALLY IDENTIFIABLE INFORMATION TO DIRECT MARKETERS OR INDEPENDENT SOLICITORS (FOR OTHER COMPANIES) FOR ANY PURPOSES.</b></p> <p><b>DISCLOSURE OF INFORMATION ABOUT FORMER CLIENTS</b> - If you decide to close your account(s) and cease being a Client of ours, we will continue to adhere to the privacy practices described in this notice when you become a former Client. You become a former Client when your Investment Advisory Agreement with us is terminated, or your accounts are closed, as may be applicable.</p> <p>We will maintain personally identifiable information about you during the time you are a Client, and for any time thereafter that we are required to maintain the records by federal and state securities laws, or governing regulators. After this required period of record retention, all of your information will be destroyed.</p> <p><b>OUR SECURITY POLICIES AND PRACTICES</b> - We take all reasonable steps to assure the privacy of Client information. We restrict access to nonpublic</p>

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Applicant: Money Management Concepts, Inc.	SEC File Number: 801- 60190	Date: 12/16/2008
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	<p>personal information about you to those employees who have a business or professional reason for knowing, as permitted by law.</p> <p>We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.</p>	