

Part 2A of Form ADV: *Firm Brochure*

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This brochure provides information about the qualifications and business practices of Money Guide Advisory, LLC ("MoneyGuide Advisory"). If you have any questions about the contents of this brochure, please contact us at 800-744-5900 or kevin@moneyguidesolutions.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Registration with the SEC or with any state securities authority does not imply a certain level of skill or training.

Additional information about MoneyGuide Advisory also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 169255.

Our website address is: www.mymoneyguide.com

Item 2 Material Changes

The SEC adopted "Amendments to Form ADV" in July, 2010. This Firm Brochure, dated 2/18/2014, is our updated disclosure document prepared according to the SEC's new requirements and rules. This document is a narrative and includes some new information that investment advisers were not previously required to disclose.

After our initial filing of this Brochure, this Item 2 will be used to provide our clients with a summary of new and/or updated information that is material. We will inform you of the revision(s) based on the nature of the updated information.

Consistent with the new rules, we will amend this brochure to include a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

Please note that we do not have to provide this information to a client or prospective client who has not received a previous version of our brochure.

This is an updated ADV-2A for 2014. There are no material changes, and all required information is included herein.

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Item 4 Advisory Business

MoneyGuide Advisory, LLC is a SEC-registered investment adviser with its principal place of business located in Powhatan, Virginia. MoneyGuide Advisory, LLC began conducting business on October 3, 2013.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

- [MoneyGuide Solutions, Inc. \(100%\)](#)

MoneyGuide Advisory provides Internet-only advisory services. To use these services, an individual using the service (a "client") must attend an in-person or on-line seminar, which will demonstrate how the client can use the MyMoneyGuide.com Internet platform and answer any technical (but not securities-related) questions. The client can input current information (including regular electronic feeds from the client's third party financial institutions) about his or her current financial situation, investment goals, and attitudes towards risk. Based on this information, the client will then receive a summary of his or her current financial situation and, if desired by the client, an Executive Summary recommending reallocation of the client's current assets in a manner that MoneyGuide Advisory believes will assist the client in reaching his or her goals. The advice in the Executive Summary, which is sometimes referred to as a "financial plan," constitutes the investment advice provided by MoneyGuide Advisors.

Investment recommendations considered are cash, stocks, and bonds. The investment recommendations will be tailored to the client, based on the information input by the client and will identify different categories of these investments (for example, small cap stocks or long term bonds). However, no specific securities or investment vehicles are recommended.

The client is solely responsible for the accuracy and completeness of all information entered, accessed, copied, shared, downloaded and/or stored when using the Internet platform.

The client will have online access to the Internet platform and his or her information for one year following the seminar. After that date, the client can elect to purchase additional access to the service.

Should the client choose to implement the recommendations contained in the Executive Summary, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of recommendations in the Executive Summary is entirely at the client's discretion.

As we do not manage client portfolios, we do not now and do not plan to have any assets under management.

The Internet platform requires that client accept the Terms of Service prior to its use. These Terms of Service limit the liability of the developer of MyMoneyGuide software and the Internet Platform, PIEtech, Inc. We urge you to carefully read these Terms of

Service prior to using the Internet platform. Neither PIETech nor MoneyGuide Solutions provides investment advice.

Item 5 Fees and Compensation

We typically offer our services through other financial advisors. We may also offer our services through corporations, pension and profit sharing plans, or other organizations that choose to make our services available to their employees, plan participants, or members. We do not know if other financial advisors that use our services do, or do not, add additional charges for the use of the MyMoneyGuide.com platform.

We do not charge for investment advice. Our affiliate, MoneyGuide Solutions, Inc., may charge a fee for education in and use of the Internet platform. This fee for education remains the same regardless of whether or not you choose to act on any recommendations.

MoneyGuide Solutions' fees are calculated and charged on a fixed fee basis, typically ranging from \$100 to \$300 per person using the service per year, depending on the specific arrangement reached with the corporation or other organization that is offering our services.

Fees may be paid either by the client directly or by a sponsoring organization, depending upon the agreement reached with each sponsoring organization. Fees will be paid in advance or in arrears, depending on the arrangement reached with each sponsoring organization. We do not deduct fees from client assets.

These fees may differ from one organization to another, as MoneyGuide Solutions may use different fees to test various price points for its services. Fees can be negotiated by each organization offering these services, but not by any individual client.

Custodian fees, mutual fund expenses, brokerage and transaction costs will not be charged by us or our affiliate, as we are not involved in implementing recommendations. However, if a client chooses to implement the recommendations, such fees and expenses may be charged by others with whom a client maintains a securities account. We have no influence over such fees or expenses.

GENERAL INFORMATION

Termination of the Advisory Relationship: A client can terminate advisory services at any time by accessing the Internet platform. Services will be terminated upon receipt of client's instruction via the Internet platform or upon expiration of the service agreement. Payment for all services is considered to be earned upon the delivery to the client of initial or continuing access to the Internet platform, and therefore no refunds are given.

Additional Fees and Expenses: In addition to our advisory fees, clients who elect to implement recommendations in the Executive Summary are also responsible for the fees and expenses associated with the implementation process. We neither participate

in nor receive any compensation arising from the implementation process. MoneyGuide Advisory is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation.

Advisory Fees in General: Clients should note that similar advisory services may (or may not) be available from other registered investment advisers.

Limited Prepayment of Fees: Under no circumstances do we require or solicit payment of fees in excess of \$1200 more than six months in advance of services being rendered.

Item 6 Performance-Based Fees and Side-By-Side Management

MoneyGuide Advisory does not charge performance-based fees or manage client accounts in any way.

Item 7 Types of Clients

MoneyGuide Advisory provides advisory services to individuals (including high net worth individuals), but only through corporations, pension and profit sharing plans or other organizations that choose to make our services available to their employees, plan participants or members.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

METHODS OF ANALYSIS

MyMoneyGuide software uses the following methods of analysis in formulating our investment advice: "Average Returns," "Historical Test," "Historical Rolling Periods," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations," each of which is described below. Investing in securities involves risk of loss that clients should be prepared to bear. Additional information about investment risk also appears below.

Average Returns: Average Returns are calculated using one average return for your pre-retirement period and one average return for your post-retirement period. Average Returns are a simplifying assumption. A risk of using Average Returns is that in the real world, investment returns can (and often do) vary widely from year to year and vary widely from a long-term average return.

Historical Test: Historical Tests are calculated by using the actual historical returns and inflation rates, in sequence, from a starting year to the present, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. A risk of this method is that if the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan.

Another risk is that future returns and inflation rates may differ dramatically from those of preceding historical periods.

Historical Rolling Periods: Our software conducts a series of Historical Tests, each of which uses the actual historical returns and inflation rates, in sequence, from a starting year to an ending year, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. A risk of this method is that if the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan, which may distort the results. Another risk is that future returns and inflation rates may differ dramatically from those of all preceding historical periods.

Bad Timing: Bad Timing analysis uses low returns in one or two years, and average returns for all remaining years of the Plan. For most Plans, the worst time for low returns is when you begin taking substantial withdrawals from your portfolio. The Results with Bad Timing assume that you earn a low return in the year(s) you select and then an Adjusted Average Return in all other years. This Adjusted Average Return is calculated so that the average return of the Results with Bad Timing is equal to the return(s) used in calculating the Results Using Average Returns. This allows you to compare two results with the same overall average return, where one (the Results with Bad Timing) has low returns in one or two years. A risk of this method is that it does not take into account the possibility that you may need to make substantial withdrawals in more than two years.

Class Sensitivity: Class Sensitivity analysis uses different return assumptions for one or more asset classes during the years you select. These results show how your Plan would be affected if the annual returns for one or more asset classes were different than the average returns for a specified period in your Plan. A risk of this method is that we cannot, of course, predict how any asset class will perform from year to year.

Monte Carlo Simulations: A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals). The percentage of trials that were successful is the probability that your Plan, with all its underlying assumptions, could be successful (the “Probability of Success”). Analogously, the percentage of trials that were unsuccessful is the “Probability of Failure”. Monte Carlo Simulations indicate the likelihood that an event may occur as well as the likelihood that it may not occur. A risk of this method is that the analysis does not take into account actual market conditions, which may severely affect the outcome of your goals over the long-term.

Risks for all forms of analysis.

Financial forecasts, rates of return, risk, inflation, and other assumptions are used in the analyses. Neither these assumptions nor the results generated using these assumptions are guaranteed. Even small changes in assumptions can have a substantial impact on the results of the analyses.

All analyses use rates of return of broad-based asset classes, do not use rates of

return of actual products, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of specific products may be more or less than the returns used in these analyses.

Information provided by the client (e.g., asset values, savings, tax category of assets, and financial goals) constitutes key assumptions in producing analyses results. While we are alert to indications that initial data entered by the client may be incorrect, there is always a risk that the analyses may be compromised by inaccurate information.

Past performance is no guarantee of future results.

INVESTMENT STRATEGIES

Asset Allocation: We do not focus on securities selection. Rather, we attempt to identify an appropriate ratio of broad-based asset classes (i.e., stocks, fixed income, and cash) suitable to the client's investment goals and risk tolerance.

Our asset allocation analysis is primarily based on each client's self-assessment of his/her own risk tolerance. If the client misjudges their risk tolerance, the asset allocation identified may not be appropriate them.

Another risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of stocks, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

Risk of Loss

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise.

Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Cash alternatives typically include money market securities and U.S. treasury bills. Investing in such cash alternatives involves inflation risk. In addition, investments in money market securities may involve credit risk and a risk of principal loss. Because money market securities are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency, there is no guarantee the value of your investment will be maintained at \$1.00 per share. U.S. Treasury bills are subject to market risk if sold prior to maturity. Market risk is the possibility that the value, when sold, might be less than the purchase price.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in

the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry.

International investing involves additional risks including, but not limited to, changes in currency exchange rates, differences in accounting and taxation policies, and political or economic instabilities that can increase or decrease returns.

Recommendations are generated by client data input. Incomplete or inaccurate data entered into the software may result in inappropriate recommendations. Clients are responsible for their own investment decisions.

Item 9 Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10 Other Financial Industry Activities and Affiliations

Our firm and our related persons are not engaged in other financial services industry activities and have no other financial services industry affiliations.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

MoneyGuide Advisory and individuals associated with our firm are prohibited from engaging in principal transactions (transactions with advisory clients).

Consistent with industry best practices and SEC requirements our firm has adopted a written Code of Ethics which sets forth high ethical standards of business conduct that requires supervised persons to comply with applicable federal securities laws and instructs such persons as to their fiduciary obligations. Our Code of Ethics provides regulations and restrictions for personal securities transactions by our access persons, including requiring prior approval of transactions in securities in a limited offering or initial public offerings. Our Code of Ethics provides for oversight, enforcement and recordkeeping provisions.

We will provide a copy of the Code of Ethics to any client or prospective client upon request to our home office at 804-744-5900.

Item 12 Brokerage Practices

Neither MoneyGuide Advisory nor MoneyGuide Solutions recommends any broker-dealer or insurance company to any client. We are not involved in implementing any recommendations contained in the Executive Summary, nor do we consider or determine the reasonableness of commissions or other compensation paid by any client

in connection with transactions.

Item 13 Review of Accounts

FINANCIAL PLANNING SERVICES

REVIEWS: The Firm periodically reviews the MyMoneyGuide software which produces the Executive Summary. We do not review client accounts. Clients may update their personal information and receive an updated Executive Summary within 30 days after the initial seminar and during the course of any subscription period.

REPORTS: Clients may produce an Executive Summary within 30 days after the initial seminar and during the course of any subscription period.

Item 14 Client Referrals and Other Compensation

It is MoneyGuide Advisory's policy not to engage solicitors or to pay related or non-related persons for referring potential clients to our firm.

It is MoneyGuide Advisory's policy not to accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

Item 15 Custody

Our firm does not have actual or constructive custody of client accounts.

Item 16 Investment Discretion

The advisory services provided by our firm do not include managing client assets. Accordingly, we do not accept investment discretionary authority nor will we manage client accounts on a non-discretionary basis.

Item 17 Voting Client Securities

As a matter of firm policy, we do not accept authority to vote client securities. Clients will receive proxy materials from their custodian or directly from the issuer. We do not offer any consulting assistance regarding proxy issues to clients.

Item 18 Financial Information

Under no circumstances do we require or solicit prepayment of fees in excess of \$1200 per client six months or more in advance of services rendered. Therefore, we are not required to include a balance sheet for our most recent fiscal year or otherwise. MoneyGuide Advisory has not been the subject of a bankruptcy petition at any time during the past ten years.