

Wrap Fee Program Brochure

Form ADV 2A - Appendix 1

Item 1 - Cover Page

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This Brochure provides information about the qualifications and business practices of The Money Advisor Group, LLC ("TMAG"). If you have any questions about the contents of this Brochure, please contact us at (706) 256-0115 or tim@tmag2.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

TMAG is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about TMAG also is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Material Changes

This Wrap Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Wrap Brochure requirements include the annual provision of a Summary of Material Changes (the "Summary") reflecting any material change to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on March 29, 2017. Of course the complete Brochure is available to clients at any time upon request.

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Item 4 - Services, Fees and Compensation

General Information

The Money Advisor Group, LLC was formed in 2015, and provides financial planning and portfolio management services to its clients. Such services may be offered through the TMAG Wrap Program or the “Program”, which has been designed to simplify the payment of management fees and brokerage expenses.

Paul T. (“Tim”) Money is the sole principal owner of TMAG. Please see ***Brochure Supplements, Exhibit A***, provided separately, for more information on Mr. Money and other individuals who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

Portfolio Management Services

At the beginning of a client relationship, TMAG meets with the client, gathers information, and performs research and analysis as necessary to develop the client’s Investment Plan. The Investment Plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by TMAG based on updates to the client’s financial or other circumstances.

To implement the client’s Investment Plan, TMAG will manage the client’s investment portfolio on a discretionary or a non-discretionary basis. As a discretionary investment adviser, TMAG will have the authority to supervise and direct the portfolio without prior consultation with the client. Under a non-discretionary arrangement, clients must be contacted prior to the execution of any trade in the account(s) under management. This may result in a delay in executing recommended trades, which could adversely affect the performance of the portfolio. This delay also normally means the affected account(s) will not be able to participate in block trades, a practice designed to enhance the execution quality, timing and/or cost for all accounts included in the block. In a non-discretionary arrangement, the client retains the responsibility for the final decision on all actions taken with respect to the portfolio.

General Fee Information

Fees paid by clients to participate in the TMAG Wrap Program generally include brokerage expenses (i.e., commissions, ticket charges, etc.) as well as the management fee paid to TMAG. Under the all-inclusive billing alternative, TMAG will assess one client fee that captures the management, brokerage and administrative portions collectively.

The annual fee schedule, based on a percentage of assets under management, is as follows:

Up to \$500,000	1.50%
\$500,001 to \$1,000,000	1.35%
\$1,000,001 to \$2,500,000	1.15%
\$2,500,001 to \$5,000,000	0.90%
\$5,000,001 to \$10,000,000	0.675%
\$10,000,001 and above	0.50%

Fees paid to TMAG are exclusive of and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund’s prospectus or offering materials). Clients may pay certain fees in addition to the fees of the TMAG Wrap Program, such as

margin interest, check fees, trade-away fees, and other similar types of fees. Clients will pay certain fees in addition to the fees of the TMAG Wrap Program, as more fully described in the Brochure, Part 2A. Program fees which TMAG does not pay to third parties in connection with transaction and execution expenses are retained by TMAG.

Depending upon the agreement with each client, portfolio management fees are payable quarterly, either in advance or in arrears. Fees are prorated for cash flows exceeding \$5000. If management begins after the start of a quarter, fees will be prorated accordingly. With client authorization, fees are debited directly from client account(s).

The client should review all fees charged by funds, TMAG and others to fully understand the total amount of fees paid by the client for investment and financial-related services. Clients participating in the TMAG Wrap Program may pay higher or lower fees than clients purchasing such services separately, depending on the cost of services if provided separately and the level of trading in a particular client's account.

Wrap Program Fee Information

Please see **Item 5 - Fees and Compensation** of ADV Part 2A for more information regarding the Wrap Fee Program Fees.

Item 5 - Account Requirements and Types of Clients

TMAG serves individuals, high net worth individuals, trusts and estates, pension and profit-sharing plans, corporations, and charitable organizations. TMAG may impose a minimum portfolio value and/or a minimum annual fee for conventional investment advisory services. Under certain circumstances and in its sole discretion, TMAG may negotiate such minimums. With some exceptions, the minimum portfolio value eligible for conventional investment advisory services is \$500,000, and the annual minimum fee charged is \$5,000.

Item 6 - Portfolio Manager Selection and Evaluation

The TMAG Wrap Program was designed to simplify the payment of TMAG's management fees and brokerage expenses. TMAG's portfolio management services in the Program are not differentiated from its portfolio management services provided under other fee arrangements. The Program does not select other managers in addition to TMAG, which is the only Portfolio Manager for the Program.

Please see TMAG's ADV Part 2A for more information in the following areas: ***Item 4 - Advisory Business, Item 6 - Performance-Based Fees and Side by Side Management, Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss, and Item 17 - Voting Client Securities.***

Item 7 - Client Information Provided to Portfolio Managers

TMAG is the only portfolio manager under the TMAG Wrap Program. No information is shared with any other portfolio manager.

Item 8 - Client Contact with Portfolio Managers

TMAG is the only portfolio manager under the TMAG Wrap Program. No restrictions are placed on client's ability to contact or consult with TMAG.

Item 9 - Additional Information

Neither TMAG nor its Management Persons has any disciplinary disclosure required. Please see ADV Part 2A for more information in the following areas: ***Item 10 - Other Financial Industry Activities and Affiliations, Item 11 - Code of Ethics, Item 13 - Review of Accounts, Item 14 - Client Referrals and Other Compensation, and Item 18 - Financial Information.***