

Brochure

Form ADV Part 2A

Item 1 - Cover Page

The Money Advisor Group, LLC

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April 25, 2017

This Brochure provides information about the qualifications and business practices of The Money Advisor Group, LLC. 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.

The Money Advisor Group, LLC 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 The Money Advisor Group, LLC also is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Material Changes

This 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 Brochure requirements include the annual provision of a Summary of Material Changes (the "Summary") reflecting any material changes 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 filing was made on March 29, 2017. Of course the complete Brochure is available to clients at any time upon request.

Item 3 - Table of Contents

Page

Item 1 - Cover Page	1
Item 2 - Material Changes.....	1
Item 3 - Table of Contents	2
Item 4 - Advisory Business	3
Item 5 - Fees and Compensation	7
Item 6 - Performance-Based Fees and Side-By-Side Management	8
Item 7 - Types of Clients	9
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss	9
Item 9 - Disciplinary Information	10
Item 10 - Other Financial Industry Activities and Affiliations	11
Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading ..	11
Item 12 - Brokerage Practices	11
Item 13 - Review of Accounts	13
Item 14 - Client Referrals and Other Compensation	13
Item 15 - Custody.....	14
Item 16 - Investment Discretion.....	14
Item 17 - Voting Client Securities	14
Item 18 - Financial Information.....	14
Brochure Supplements.....	Exhibit A

Item 4 - Advisory Business

General Information

The Money Advisor Group, LLC ("TMAG") was formed in 2015, and provides financial planning, portfolio management and retirement plan advisory services to its clients.

Paul T. ("Tim") Money is the sole principal owner of TMAG. Please see ***Brochure Supplements, Exhibit A***, 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.

As of December 31, 2016, TMAG managed \$62,453,931 on a discretionary basis, and \$49,792,008 of assets on a non-discretionary basis.

SERVICES PROVIDED

At the outset of each client relationship, TMAG spends time with the client, asking questions, discussing the client's investment experience and financial circumstances, and broadly identifying major goals and objectives the client may have.

Clients may elect to retain TMAG to prepare a full financial plan as described below. This written report is presented to the client for consideration. In most cases, clients subsequently retain TMAG to manage the investment portfolio on an ongoing basis.

For those financial planning clients making this election, and for other clients who do not need financial planning but retain TMAG for portfolio management services, based on all the information initially gathered, TMAG generally develops with each client:

- a financial outline for the client based on the client's financial circumstances and goals, and the client's risk tolerance level (the "Financial Profile" or "Profile"); and
- the client's investment objectives and guidelines (the "Investment Plan" or "Plan").

The Financial Profile is a reflection of the client's current financial picture and a look to the future goals of the client. The Investment Plan outlines the types of investments TMAG will make or recommend on behalf of the client to meet those goals. The Profile and the Plan are discussed regularly with each client, but are not necessarily written documents.

Financial Planning Service

This service may be provided as a stand-alone service, or may be coupled with ongoing portfolio management.

Financial planning generally includes advice that addresses one or more areas of a client's financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design. Depending on a client's particular situation, financial planning may include some or all of the following:

- Gathering factual information concerning the client's personal and financial situation;
- Assisting the client in establishing financial goals and objectives;
- Analyzing the client's present situation and anticipated future activities in light of the client's financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;

- Making recommendations to help achieve retirement plan goals and objectives;
- Designing an investment portfolio to help meet the goals and objectives of the client;
- Providing estate planning;
- Assessing risk and reviewing basic health, life and disability insurance needs; or
- Reviewing goals and objectives and measuring progress toward these goals.

Once financial planning advice is given, the client may choose to have TMAG implement the client's financial plan and manage the investment portfolio on an ongoing basis. However, the client is under no obligation to act upon any of the recommendations made by TMAG under a financial planning engagement and/or to engage the services of any recommended professional.

Portfolio Management Services

As described above, at the beginning of a client relationship, TMAG meets with the client, gathers information, and performs research and analysis, along with the Financial Profile, 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 can 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.

Notwithstanding the foregoing, clients may impose certain written restrictions on TMAG in the management of their investment portfolios, such as prohibiting the inclusion of certain types of investments in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client's investment portfolio. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client's account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of TMAG.

Separate Account Managers

When appropriate and in accordance with the Investment Plan for a client, TMAG may recommend the use of one or more Separate Account Managers, each a "Manager". TMAG will take commercially reasonable steps to ensure that such Managers are properly registered as required by applicable law. Having access to various Managers offers a wide variety of manager styles, and offers clients the opportunity to utilize more than one Manager if necessary to meet the needs and investment objectives of the client. TMAG will select or recommend the Manager(s) it deems most

appropriate for the client. Factors that TMAG considers in recommending/selecting Managers generally includes the client's stated investment objective(s), management style, performance, risk level, reputation, financial strength, reporting, pricing, and research.

The Manager(s) will generally be granted discretionary trading authority to provide investment supervisory services for the portfolio. Under certain circumstances, TMAG retains the authority to terminate the Manager's relationship or to add new Managers without specific client consent. In other cases, the client will ultimately select one or more Managers recommended by TMAG. Fees paid to such Manager(s) are separate from and in addition to the fee assessed by TMAG.

In any case, with respect to assets managed by a Manager, TMAG's role will be to monitor the overall financial situation of the client, to monitor the investment approach and performance of the Manager(s), and to assist the client in understanding the investments of the portfolio.

Third Party Wrap Programs

When TMAG utilizes Manager(s) described above, such Managers may be accessed through the Managed Account Solutions ("MAS") Program offered by SEI Private Trust Company ("SEI"). MAS is a Wrap Program, which means that one fee (the "wrap fee") is charged and includes both the Manager's fee and the transaction expenses incurred by the account. SEI is the sponsor of the wrap program, and as such it coordinates the agreements required, fee calculations and billing, etc. TMAG's fee is charged separately from and in addition to the wrap fee.

As noted above, TMAG provides direct portfolio management services outside of SEI. These services are provided within TMAG's own Wrap Program, described below and in Appendix 1 to this Brochure.

Retirement Plan Advisory Services

Establishing a sound fiduciary governance process is vital to good decision-making and to ensuring that prudent procedural steps are followed in making investment decisions. TMAG will provide Retirement Plan consulting services to Plans and Plan Fiduciaries as described below. The particular services provided will be detailed in the consulting agreement. The appropriate Plan Fiduciary(ies) designated in the Plan documents (e.g., the Plan sponsor or named fiduciary) will (i) make the decision to retain our firm; (ii) agree to the scope of the services that we will provide; and (iii) make the ultimate decision as to accepting any of the recommendations that we may provide. The Plan Fiduciaries are free to seek independent advice about the appropriateness of any recommended services for the Plan. Retirement Plan consulting services may be offered individually or as part of a comprehensive suite of services.

The Employee Retirement Income Security Act of 1974 ("ERISA") sets forth rules under which Plan Fiduciaries may retain investment advisers for various types of services with respect to Plan assets. For certain services, TMAG will be considered a fiduciary under ERISA. For example, TMAG will act as an ERISA § 3(21) fiduciary when providing non-discretionary investment advice to the Plan Fiduciaries by recommending a suite of investments as choices among which Plan Participants may select. Also, to the extent that the Plan Fiduciaries retain TMAG to act as an investment manager within the meaning of ERISA § 3(38), TMAG will provide discretionary investment management services to the Plan.

With respect to any account for which TMAG meets the definition of a fiduciary under Department of Labor rules, TMAG acknowledges that both TMAG and its Related Persons are acting as fiduciaries. Additional disclosure may be found elsewhere in this Brochure or in the written agreement between TMAG and Client.

Fiduciary Consulting Services

- *Investment Policy Statement Preparation*
TMAG will help you (the Plan Sponsor) develop an investment policy statement. The investment policy statement establishes the investment policies and objectives for the Plan. You will have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the investment policy statement.
- *Non-Discretionary Investment Advice*
TMAG will provide you with general, non-discretionary investment advice regarding assets classes and investment options, consistent with your Plan's investment policy statement.
- *Investment Selection Services*
TMAG will provide you with recommendations of investment options consistent with ERISA section 404(c).
- *Investment Due Diligence Review*
TMAG will provide you with periodic due diligence reviews of the Plan's reports, investment options and recommendations.
- *Investment Monitoring*
TMAG will assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformation to the guidelines set forth in the investment policy statement and TMAG, Inc. will make recommendations to maintain or remove and replace investment options.
- *Individualized Participant Counseling*
Upon request, TMAG will provide limited counseling to individual Plan participants, regarding their Plan assets, in light of the participants investment risk tolerance, investment time frame and available investment selections.

Non-Fiduciary Services

- *Participant Education*
TMAG will provide education services to Plan Participants about general investment principles and the investment alternatives available under the Plan. Education presentations will not take into account the individual circumstances of each Plan Participant and individual recommendations will not be provided unless a Plan Participant separately engages TMAG for such services. Plan Participants are responsible for implementing transactions in their own accounts. Participant education is provided in conjunction with Retirement Plan Services and is not subject to an additional fee.

- *Participant Enrollment*

TMAG will assist with group enrollment meetings designed to increase retirement Plan participation among employees and investment and financial understanding by the employees.

Item 5 - Fees and Compensation

General Fee Information

TMAG sponsors a Wrap Program – The TMAG Wrap Program or “the Program”. Through the Program, clients whose accounts are directly managed by TMAG (i.e., no third party managers are used) are assessed one fee for both TMAG’s advisory fee and the brokerage expenses incurred by the account. TMAG’s portfolio management services in the Program are not differentiated from its portfolio management services provided under other fee arrangements.

The Program fee structure includes the brokerage expenses (i.e., commissions, ticket charges, etc.) of the account as well as the management fee paid to TMAG. The brokerage expenses generally take the form of asset-based pricing, meaning that the broker/dealer charges the account a flat-rate percentage to cover all brokerage expenses, regardless of the level of trading activity in the account. Program fees which TMAG does not pay to third parties in connection with transaction and execution expenses are retained by TMAG.

The fees noted above are separate and distinct from the internal fees and expenses charged by third party managers, 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). The client should review all fees charged by managers, funds, brokers, TMAG and others to fully understand the total amount of fees paid by the client for investment and financial-related services. Please see ***Item 12 - Brokerage Practices*** for additional information.

Financial Planning Fees

When TMAG provides stand-alone financial planning services to clients, fees are charged on an hourly basis at the rate of \$250. Clients may be charged a deposit in order for planning work to begin, with the balance due upon presentation of the plan. In the event that a client terminates the engagement prior to the plan’s completion, TMAG will refund any unearned portion of advance payment, based upon actual time spent on the client’s behalf prior to notification of termination.

Portfolio Management Fees

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%

The fees are assessed a flat rate based on the value of the account. For example, an account valued at \$750,000 would be charged 1.35% annually.

The minimum portfolio value is generally set at \$500,000. TMAG may, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where TMAG deems it appropriate under the circumstances.

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 \$5,000. 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).

Either TMAG or the client may terminate their Investment Advisory Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to the client based on the number of days that the account was managed during the billing quarter, and any fees due to TMAG from the client will be invoiced or deducted from the client's account prior to termination.

Separate Account Manager Fees

In instances where the services of a Separate Account Manager are utilized, the Manager's fees will be charged in addition to TMAG's fee. Clients will be provided the Manager's Form ADV Part 2 Brochure and Investment Management Agreement at or before the time of engagement which will provide specific details pertaining to the Manager's services and fees.

Third Party Wrap Program Fees

TMAG's fees are charged separately from and in addition to Third Party Wrap Program fees. Clients will be provided a Wrap Program Brochure by the Wrap Program Sponsor at or before the inception of the arrangement which will provide specific details pertaining to the Wrap Program's services and fees.

Retirement Plan Advisory Services

Fees for retirement plan advisory services are individually negotiated with the Plan Fiduciary and are based on the size, complexity and scope of the services to be provided. Fees are typically a percentage fee that ranges from 0.40% to 1.00% based on assets under advisement. Payment arrangements, including the timing (in advance or arears), frequency (monthly or quarterly) and billing procedures (invoicing or deduction of fees), will be agreed upon by TMAG and the Plan Fiduciary. The specific manner in which advisory fees are charged by TMAG for retirement plan advisory services will be established in the Plan's written agreement with TMAG, as applicable to each arrangement.

Other Compensation

Certain individuals are licensed to sell insurance in various states and are entitled to receive commissions or other remuneration on the sale of insurance products. As such, these individuals are able to effect insurance transactions and will receive separate, yet customary compensation. To protect client interests, TMAG's policy is to disclose all forms of compensation before any such transaction is executed. Under no circumstance will the client pay both a commission to these individuals and a management fee to TMAG on the same pool of assets.

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

TMAG does not have any performance-based fee arrangements. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are

assessed on a performance fee basis. Because TMAG has no performance-based fee accounts, it has no side-by-side management.

Item 7 - Types of Clients

TMAG serves individuals, high net worth individuals, pension and profit-sharing plans, trusts and estates, corporations, and charitable organizations. 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. Under certain circumstances and in its sole discretion, TMAG may negotiate such minimums.

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

Methods of Analysis

In accordance with the Investment Plan, TMAG will primarily invest in mutual funds and ETFs, and will select third party managers as appropriate.

Academic research and fundamental analysis are used in selecting investments for our clients. Academic research related to market efficiency and factor-based investing is extensive and is at the heart of our investment philosophy. Our portfolio models emphasize broad market diversification with particular emphasis on low expenses and tax efficiency.

We employ factor-based investment techniques to build custom designed asset allocation portfolios of mutual funds and ETFs (Exchange Traded Funds). Our portfolios are designed to capture certain factor exposures or risk premiums such as market (stocks vs. bonds), size (small cap vs. large) and value (value stocks vs. growth stocks), which are expected to earn a return premium over the long-term. Factor-based investing is a framework that integrates factor-exposure decisions into the portfolio construction process resulting in a style tilt or factor exposure that, over time, may generate superior returns relative to an unmanaged market cap weighted index.

Mutual funds, ETFs and third party managers are generally evaluated and selected based on a variety of factors, including, as applicable and without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for risk and returns, and other factors.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in a portfolio, or to add a component of capital preservation. TMAG will generally evaluate and select individual bonds or bond funds based on a number of factors including, without limitation, rating, yield and duration.

Investment Strategies

TMAG's strategic approach is to invest each portfolio in accordance with the Investment Plan that has been developed specifically for each client. TMAG makes long term purchases, meaning that securities are purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year. Therefore security investments are generally held for longer than one year.

Risk of Loss

While TMAG seeks to diversify clients' investment portfolios across various asset classes consistent with their Investment Plans in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to

fully meet their investment objectives and goals, and that investing in securities involves risk of loss that clients should be prepared to bear.

Below is a description of several of the principal risks that client investment portfolios face.

Management Risks. While TMAG manages client investment portfolios, or recommends one or more Managers, based on TMAG's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that TMAG or a Manager allocates client assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that TMAG's specific investment choices could underperform their relevant indexes. Such relative underperformance could persist for long periods of time.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. As described above, TMAG or a Manager(s) may invest client portfolios in mutual funds, ETFs and other investment pools ("pooled investment funds"). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

Equity Market Risks. Manager(s) selected by TMAG will generally invest portions of client assets directly into equity investments, primarily stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

Fixed Income Risks. TMAG and any Manager(s) may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments are nevertheless subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of TMAG or the integrity of TMAG's management. TMAG has no disciplinary events to report.

Item 10 - Other Financial Industry Activities and Affiliations

Neither TMAG nor its Management Persons have any other financial industry activities or affiliations to report.

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

Code of Ethics and Personal Trading

TMAG has adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. TMAG's Code has several goals. First, the Code is designed to assist TMAG in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, TMAG owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires persons associated with TMAG (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for TMAG's associated persons. Under the Code's Professional Standards, TMAG expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, TMAG associated persons are not to take inappropriate advantage of their positions in relation to TMAG clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time TMAG's associated persons may invest in the same securities recommended to clients. Under its Code, TMAG has adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

Participation or Interest in Client Transactions

Because client accounts are invested almost exclusively in open-end mutual funds and ETFs, there is little opportunity for a conflict of interest between personal trades by TMAG associated persons and trades in client accounts, even when such accounts invest in the same securities. However, in the event of other identified potential trading conflicts of interest, TMAG's goal is to place client interests first.

Consistent with the foregoing, TMAG maintains policies regarding participation in initial public offerings ("IPOs") and private placements to comply with applicable laws and avoid conflicts with client transactions. If a TMAG associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of the Chief Compliance Officer.

Item 12 - Brokerage Practices

Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in client accounts, TMAG seeks "best execution" for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, TMAG may use or recommend the use of brokers who do not charge the lowest available

commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third party research (or any combination), and may be used in servicing any or all of TMAG's clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

For accounts directly managed by TMAG and not in the SEI MAS Program, TMAG will recommend that clients establish brokerage accounts with Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC, as the qualified custodian to maintain custody of clients' assets. TMAG will also effect trades for client accounts at Schwab, or may in some instances, consistent with TMAG's duty of best execution and specific agreement with each client, elect to execute trades elsewhere. Although TMAG may recommend that clients establish accounts at Schwab, it is ultimately the client's decision to custody assets with Schwab. TMAG is independently owned and operated and is not affiliated with Schwab.

Schwab Advisor Services provides TMAG with access to its institutional trading, custody, reporting and related services, which are typically not available to Schwab retail investors. Schwab also makes available various support services. Some of those services help TMAG manage or administer our clients' accounts while others help TMAG manage and grow our business. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. These services are not soft dollar arrangements, but are part of the institutional platform offered by Schwab. 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 would require a significantly higher minimum initial investment.

For TMAG 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. Schwab Advisor Services also makes available to TMAG other products and services that benefit TMAG 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 TMAG accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist TMAG 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, pricing and other market data; (iv) facilitate payment of TMAG's fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help TMAG manage and further develop its business enterprise. These services may include: (i) technology, compliance, legal and business consulting; (ii) publications and conferences on practice management and 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 TMAG. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to TMAG. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of TMAG personnel. In evaluating

whether to recommend that clients custody their assets at Schwab, TMAG 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 on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Directed Brokerage

TMAG does not generally allow directed brokerage accounts.

Aggregated Trade Policy

TMAG typically directs trading in individual client accounts as and when trades are appropriate based on the client's Investment Plan, without regard to activity in other client accounts. Mutual fund trades, which make up a large percentage of TMAG's trading activities, are not eligible for processing on an aggregated basis. However, from time to time, TMAG may aggregate trades in ETFs together for multiple client accounts, most often when these accounts are being directed to sell the same securities. If such an aggregated trade is not completely filled, TMAG will allocate shares received (in an aggregated purchase) or sold (in an aggregated sale) across participating accounts on a pro rata or other fair basis; provided, however, that any participating accounts that are owned by TMAG or its officers, directors, or employees will be excluded first.

Item 13 - Review of Accounts

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by TMAG. These factors generally include but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or economic, political or market conditions. Paul T. Money (President and Chief Investment Officer) and James R. Money, Jr. (Chief Compliance Officer and Operations Manager) both review accounts.

For those clients to whom TMAG provides separate financial planning and/or consulting services, reviews are conducted on an as needed or agreed upon basis. Such reviews are conducted by one of TMAG's investment adviser representatives or principals.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In addition, TMAG may, but is not required to, provide additional reports to the client. TMAG will provide additional written reports as needed or requested by the client.

Item 14 - Client Referrals and Other Compensation

As noted above, TMAG receives an economic benefit from Schwab in the form of support products and services it makes available to TMAG and other independent investment advisors whose clients maintain accounts at Schwab. These products and services, how they benefit our firm, and the related conflicts of interest are described in ***(Item 12 - Brokerage Practices)***. The availability of Schwab's products and services to TMAG is based solely on our participation in the program, and not on the provision of any particular investment advice. Neither Schwab nor any other party is paid to refer clients to TMAG.

Item 15 - Custody

Schwab and SEI are the custodians for nearly all client accounts at TMAG, with a few accounts held at MG Trust. From time to time however, clients may select an alternate broker to hold accounts in custody. In any case, it is the custodian's responsibility to provide clients with confirmations of trading activity, tax forms and at least quarterly account statements. Clients are advised to review this information carefully, and to notify TMAG of any questions or concerns. Clients are also asked to promptly notify TMAG if the custodian fails to provide statements on each account held.

From time to time and in accordance with TMAG's agreement with clients, TMAG may provide additional reports. Clients are urged to compare the account balances reflected on these reports to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting, pending trades or other similar issues.

Item 16 - Investment Discretion

As described in ***Item 4 - Advisory Business***, TMAG will accept clients on either a discretionary or non-discretionary basis. For *discretionary accounts*, a Limited Power of Attorney ("LPOA") is executed by the client, giving TMAG the authority to carry out various activities in the account, generally including the following: trade execution; the ability to request checks on behalf of the client; and, the withdrawal of advisory fees directly from the account. TMAG then directs investment of the client's portfolio using its discretionary authority. The client may limit the terms of the LPOA to the extent consistent with the client's investment advisory agreement with TMAG and the requirements of the client's custodian.

For *non-discretionary accounts*, the client also generally executes an LPOA, which allows TMAG to carry out trade recommendations and approved actions in the portfolio. However, in accordance with the investment advisory agreement between TMAG and the client, TMAG does not implement trading recommendations or other actions in the account unless and until the client has approved the recommendation or action. As with discretionary accounts, clients may limit the terms of the LPOA, subject to TMAG's agreement with the client and the requirements of the client's custodian.

Item 17 - Voting Client Securities

As a policy and in accordance with TMAG's client agreement, TMAG does not vote proxies related to securities held in client accounts. The custodian of the account will normally provide proxy materials directly to the client. Clients may contact TMAG with questions relating to proxy procedures and proposals; however, TMAG generally does not research particular proxy proposals.

Item 18 - Financial Information

TMAG does not require nor solicit prepayment of more than \$1200 in fees per client, six months or more in advance, and therefore has no disclosure required for this item.

Exhibit A

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Paul T. Money, CFP®

CRD# 2048333

of

The Money Advisor Group, LLC

2101 Brookstone Centre Parkway
Suite 200
Columbus, Georgia 31904

(706) 256-0115

www.tmag2.com

April 25, 2017

This Brochure Supplement provides information about Paul T. ("Tim") Money, and supplements The Money Advisor Group, LLC ("TMAG") Brochure. You should have received a copy of that Brochure. Please contact us at (706) 256-0115 if you did not receive TMAG's Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Tim Money is available on the SEC's website at
www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Paul T. Money (year of birth 1963) is the Founder of TMAG and has served as President and Chief Investment Officer since July, 2015. Tim was a Financial Advisor with Cambridge Investment Research Advisors, Inc. and a registered representative with its affiliated broker/dealer, Cambridge Investment Research, Inc., from August, 2007 until July, 2015. While working under the Cambridge umbrella, Tim and his staff provided advisory services under the name of "The Money Advisor Group" which subsequently registered as an investment adviser in July, 2015. Tim founded The Money Advisor Group entity in 2001 while serving as a Financial Advisor with MML Investors Services, Inc. where he worked from October, 2001 to August, 2007.

Tim has been helping individuals and business owners achieve their retirement planning and investment goals since 2001. Prior to his career in the investment field, Tim worked in the pulp and paper chemical business serving in consulting, production and sales roles for 15 years.

Tim graduated from Columbus State University in 1986, earning a Bachelor of Business Administration degree with a major in Marketing. Tim is a CERTIFIED FINANCIAL PLANNER™ professional.

Tim is a member of the Atlanta Chapter of the Financial Planning Association as well as the Financial Services Institute. In addition, he is currently serving as a member of the Columbus State University Foundation Board of Trustees as well as the CSU Honors College Advisory Committee.

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Tim has no such disciplinary information to report.

Item 4 - Other Business Activities

Tim is licensed to sell insurance and is entitled to receive commissions or other remuneration on the sale of insurance products. As such, Tim will be able to effect insurance transactions and will receive separate, yet customary compensation. To protect client interests, TMAG's policy is to fully disclose all forms of compensation before any such transaction is executed. Under no circumstance will the client pay both a commission to Tim and a management fee to TMAG on the same pool of assets.

Tim is President and sole owner of Abbey Creek Properties, LLC, a real estate company that invests in properties that are rented out for commercial use. Tim also serves on the Board of Trustees of Columbus State University. He receives no remuneration, benefits or compensation, nor does TMAG manage any assets for Columbus State University.

Item 5 - Additional Compensation

Other than as stated above, Tim is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

Item 6 - Supervision

Tim is the President and sole owner of TMAG. Tim supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document. Jim Money is the Operations Manager and Chief Compliance Officer of TMAG. As Chief Compliance Officer, Jim is responsible for providing compliance oversight to the staff. He may be contacted at (706) 256-0115.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

James R. Money, Jr., ChFC®, CLU®

CRD# 1950954

of

The Money Advisor Group, LLC

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Suite 200
Columbus, Georgia 31904

(706) 256-0115

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April 25, 2017

This Brochure Supplement provides information about James (Jim) R. Money, Jr., and supplements The Money Advisor Group, LLC ("TMAG") Brochure. You should have received a copy of that Brochure. Please contact us at (706) 256-0115 if you did not receive TMAG's Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Jim Money is available on the SEC's website at
www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

James R. Money, Jr. (year of birth 1960) has served as Chief Compliance Officer and Operations Manager of TMAG since July, 2015. Jim is responsible for all aspects of technical and strategic operations in the delivery of services to our clients. Prior to TMAG, Jim was a Financial Advisor with Cambridge Investment Research Advisors, Inc. and a registered representative with Cambridge Investment Research, Inc. from August, 2007 until July, 2015. While working under the Cambridge umbrella, Jim provided advisory services as a member of "The Money Advisor Group." The Money Advisor Group was founded by Tim Money in 2001 and was subsequently registered as an investment adviser in July, 2015.

Jim was also an agent of New York Life Insurance Company and a registered representative of NY Life Securities, Inc. for 17 years, from April, 1989 to March, 2006, and served in the U.S. Air Force from April, 1981 to March, 1987 as an administrator for the U.S. Air Force on the Command Staff of the Alaskan Air Command.

Jim attended classes at Columbus College from 1978 to 1980, Anchorage Community College from 1981 to 1982 and Troy University in 2010. He has also earned the Chartered Financial Consultant (ChFC®) and Chartered Life Underwriter (CLU®) designations.

* The ChFC® is a financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFC® designees must meet experience requirements and pass exams covering finance and investing. They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.

** The CLU® is a professional designation for individuals who wish to specialize in life insurance and estate planning. The American College awards The Chartered Life Underwriter® (CLU®). Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the designation. Continuing Education requirements are 30 hours every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jim has no such disciplinary information to report.

Item 4 - Other Business Activities

Jim is licensed to sell insurance and is entitled to receive commissions or other remuneration on the sale of insurance products. However, Jim does not conduct any insurance-related sales activities for which he would earn commissions or other compensation.

Item 5 - Additional Compensation

Jim has no other income or compensation to disclose.

Item 6 - Supervision

Paul T. Money is the President and sole owner of TMAG. Jim is the Operations Manager and Chief Compliance Officer of TMAG. As Chief Compliance Officer, Jim is responsible for providing compliance oversight to the staff. He may be contacted at (706) 256-0115.