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**[www.millennials-money.com](http://www.millennials-money.com)**

Millennials-Money, LLC (the “Company”)  
provides Financial Planning via Website for  
Millennials

**Form ADV Part 2A**  
**Client Brochure**

**February 15, 2016**

**This brochure provides information about the qualifications and business practices of Millennials-Money, LLC. If you have any questions about the contents of this brochure, please contact us at 781-326-1009 or at [info@millennial-money.com](mailto:info@millennial-money.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.**

**Financial Planning Website of Millennials-Money**

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*Item 2 Material Changes*

None – this is an initial filing.

***Item 4 Advisory Business, and***

***Item 5 Fees and Compensation***

**Overview**

Millennials-Money, LLC, (the “Company”) operates a website offering financial planning tools for Millennials, people born in 1978 through 1992, so they can quantify their long-term goals and create their own financial plans. Users of the website can access real advice on how to implement their plans for a fee.

**Background**

The Company is a Massachusetts LLC formed by its founder, Steven A. Branson. He founded his own law firm in 1990. For nearly 30 years, Branson has created financial plans for clients, and has worked with numerous Millennials to help achieve their financial goals.

In addition to managing his law firm, he has helped form and then advised many small businesses, he formed, obtained funding and participated in managing a restaurant, and he formed and managed several bands. He is a graduate of Harvard Law School, UMass/Boston, and Berklee College of Music.

**Advisory Services**

The website run by the Company provides these services:

**Bronze** – users register and have free access to questions input, financial calculator results, “how to” steps, learning center and blog;

**Silver** – users pay a monthly subscription, which entitles them to all the Bronze level services plus they can ask advisors of the Company one question per month (and save their questions input and print that input and their results); and

**Gold** - users pay a monthly subscription, which entitles them to all the Silver level services plus they can have advisors of the Company monitor, remind and encourage as they implement their “to do” list.

In addition the three levels of service, users of all levels can access the financial planning marketplace. For a one-time fee, a user posts a request for a plan on this marketplace. The financial planners in the marketplace pay the Company a fee when a user selects that planner to do their plan. The Company vets planners for skill, approach, areas of expertise and user feedback.

The services of the Company are directed at Millennials, but anyone can choose to avail themselves of these services. There are no requirements for minimum income or investments.

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

Not applicable – the Company does not have any access to client funds and does not manage their money.

***Item 7 Types of Clients***

See Items 4 and 5 above

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

Not applicable – the Company does not have any access to client funds and does not manage their money.

***Item 9 Disciplinary Information***

There have been no material legal or disciplinary actions against the Company or any affiliates within the last 10 years. Neither the company nor any affiliate has ever filed for bankruptcy.

***Item 10 Other Financial Industry Activities and Affiliations***

The affiliates of the Company are:

A law firm, Steven A. Branson, Esq. dba Financial Strategies, and

A FINRA registered broker dealer, Financial Strategies FP, LLC. Both are located in Dedham, MA.

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

Not applicable – the Company does not have any access to client funds and does not manage their money.

***Item 12 Brokerage Practices,***

***Item 13 Brokerage for Client Referrals,***

***Item 14 Directed Brokerage,***

***Item 15 Review of Accounts,***

***Item 16 Client Referrals and Other Compensation, and***

***Item 17 Voting Client Securities***

The Company does not receive any compensation from third parties (such as commissions or referral fees). The Company does not have any access to client funds and does not manage their money.

The Company may decide at a future date to permit selected advertisements and receive compensation for these ads.

The Company and its affiliates:

Have no client accounts and thus have no discretion over client accounts;

Have no custody of client money or securities; and

Only the related law firm may require prepayment of a retainer of more than \$500 more than six months in advance.

### **Item 18 Financial Information**

The Company is a newly formed, privately held LLC that has not received any income. The website has not been launched, so valuation of the Company beyond the capital contributions of its members would be purely speculative. Those contributions have gone almost entirely to the costs of creating the website.

The Company has filed income tax returns for 2014 and 2015.

### **Item 19 Requirements for State-Registered Advisers**

The Company is filing contemporaneously with the Commonwealth of Massachusetts.