

# **FinancialIndependence4Me, LLC**

## **Fee-Only Financial Planning & Investment Advice**

123 G Street • Salida, CO 81201  
(719) 539-1040 • [info@paatoday.com](mailto:info@paatoday.com)

### **Firm Brochure**

(Part 2A of Form ADV)

October 2016

This Brochure provides information about the qualifications and business practices of FinancialIndependence4Me, LLC. If you have any questions about the contents of this Brochure, please contact us at (719) 539-1040 or by email at [info@paatoday.com](mailto:info@paatoday.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.

FinancialIndependence4Me, LLC is a registered internet investment adviser. Please note that the use of the term “registered investment adviser” and description of our firm and/or our associates as “registered” does not imply a certain level of skill or training. Clients are encouraged to review this Brochure and Brochure Supplements for our firm’s associates who advise clients for more information on the qualifications of our firm and our employees.

Additional information about FinancialIndependence4Me, LLC also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Material Changes

FinancialIndependence4Me, LLC (“FI4Me”) is required to advise you of any material changes to our Firm Brochure (“Brochure”) from our last annual update, identify those changes on the cover page of our Brochure or on the page immediately following the cover page, or in a separate communication accompanying our Brochure. We must state clearly that we are discussing only material changes since the last annual update of our Brochure, and we must provide the date of the last annual update of our Brochure.

Since this is our initial filing, there are no material changes.

### Item 3 – Table of Contents

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

## Item 4 – Advisory Business

### *Firm Description*

FI4Me is a limited liability company formed under the laws of the State of Colorado in 2016 to deliver affordable, fee-only, financial plan consulting and investment advice to anyone who purchases a financial plan from our sister company, FinancialAdvice4Me, LLC (FA4Me). Our CFP® practitioners answer questions about the client's previously delivered financial plan and will give specific investment advice upon request. CFP® practitioners help clients to implement and revise their wealth accumulation, conservation or distribution plan. FI4Me is an SEC-registered investment adviser

### *Principal Owners*

Ownership is as follows:

TKT, LTD	82.30%
Financial Stages, LLC	17.70%

### *Types of Advisory Services*

#### Financial Plan Consulting:

SUM180 puts clients in contact with our affiliated adviser, FA4Me, to provide clients with a SUM180 Plan, a written summary of their financial situation with observations and recommendations for their goals of either building, conserving or distributing wealth through its interactive website. These written financial plans usually include recommendations for a course of action to be taken by the client. For example, there may be anywhere from 10-30+ recommendations for saving a certain percentage of income, reducing income taxes, reducing spending, increasing income, how to select mutual funds, how to reduce investment expenses, recommendations for obtaining or revising insurance coverage, commencing or altering retirement savings, suggestions for creating wills or trusts, or establishing education or charitable giving programs. The plans generally include investment education and asset allocation models, but do not include specific investment advice. Implementation of the recommendations is at the discretion of the client.

For those clients who desire personal assistance or specific investment advice not available through FA4Me's interactive website, FI4Me makes available a choice of registered investment advisers and CFP® practitioners who will answer questions about previously delivered financial plans. FI4Me performs due diligence on independent investment advisors to be sure they are properly licensed or registered, meet our published standards of experience and are trained in the wealth building and conservation principles and algorithms which drive our technology. These principles and practices include but are not limited to:

1. Determination of age and wealth positions on a ten stage financial life cycle
2. Calculation of net worth
3. Recommendation of an appropriate accumulation, conservation or distribution strategy
4. Income tax planning
5. Budgeting/cash flow
6. Real estate analysis
7. Debt or wealth restructuring
8. Life insurance analysis
9. Retirement accumulation planning
10. Retirement income planning
11. Children's education planning
12. Liquidity (emergency fund) planning
13. Portfolio analysis
14. Measurement of investor risk profile which includes:
  - a. Risk capacity (financial)
  - b. Risk required (financial)
  - c. Risk tolerance (psychological)
15. Asset allocation model to match risk profile
16. Investor education and principles for security selection

The Client is able to purchase time with an advisor in 30 minute increments. The client will initially be assigned to one of our advisors who will then contact the client directly. After the initial engagement the default will be for the client to continue to engage with the same adviser with whom they have established an initial relationship. However, during any subsequent engagement you can request a different adviser if you so choose. The client can continue to engage any one our advisors until the allotted time has been exhausted.

When purchasing time with an advisor, the client will be asked to authorize the release of his or her personal information and the transfer of the financial plan from FA4Me to FI4Me. In the performance of its services, FI4Me shall not be required to verify any information received from the Client or from the Client's other professionals, and is expressly authorized to rely thereon.

FI4Me does not manage assets or take custody of client accounts. Clients who seek investment advice or help opening investment accounts will be encouraged to use the retail services of TD Ameritrade, Vanguard or any other discount broker/custodian of the client's choice.

## **Item 5 – Fees and Compensation**

We are required to describe our brokerage, custody, fees, and fund expenses so you will know how much you are charged for the advisory services provided and by whom they are charged.

FA4Me offers Subscription and Premium Subscription Services through its interactive website. These services are charged on a flat fee basis and are not negotiable.

FA4Me charges an annual flat fee of \$129 for our **Subscription Service**.

FA4Me charges an annual flat fee of \$199 for our **Premium Subscription Service**. After the plan has been delivered, clients have the ability to obtain Additional Adviser Services through FI4Me. FI4Me charges a fee of \$99 for each 30-minute block for our **Additional Adviser Services**. For example, \$198 will purchase one hour of consulting time. One hour of time will be banked in the client's account until used. Usage will be tracked and recorded in 30 minute increments. Our hourly fees are as listed below, and are not negotiable.

## **Termination & Refunds**

---

Since the FinancialAdvice4Me automated financial plans are a low cost subscription service, there is no refund, even if the client does not use the services. The agreements with both FinancialAdvice4Me and FinancialIndependence4Me will terminate automatically unless subscription is renewed by the client. Client may terminate the Financial Consulting portion of this Agreement at any time by providing written notice via email to Admin@sum180.com. Termination will be effective upon receipt of such notice. For purposes of calculating prorated refunds for consulting services, all work performed by FinancialIndependence4Me, LLC up to the point of termination shall be calculated at the hourly rate in effect at time of termination. If the appropriate disclosure statements were not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory contract with FinancialAdvice4Me, LLC or FinancialIndependence4Me, LLC, the client has the right to terminate this agreement without penalty within five business days after entering into it.

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

FI4Me does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). Such fees may create a conflict of interest and incentives to take more risk.

## **Item 7 – Types of Clients**

FI4Me delivers financial planning advice to all types of individuals.

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

### *Methods of Analysis*

FI4Me accepts the underlying assumptions of Nobel Prize winning Modern Portfolio Theory (1990) and the Efficient Market Hypothesis (2013) that capital markets work and offer returns commensurate to the risks investors are willing to take. While methods of

fundamental analysis are used, the market price is probably the best estimate of a security's intrinsic value.

Investment strategies based on these assumptions may have a higher probability of success than theories based on speculation about "mispriced" securities and costly analysis of those securities. The biggest drag on investment performance is cost. Costs are incurred by trading, taxes, security analysis, and management fees. Mispricing may occur, but an active money manager must recover the cost of his or her services just to take advantage of it. The evidence suggests that a proven way to enhance investment performance is through diversification. Diversification means building portfolios with non-correlated asset classes and categories. Wherever possible, asset allocation recommendations are implemented with low cost, passively managed mutual funds and Exchange Traded Funds (ETF) from companies like Vanguard, Dimensional Fund Advisors and Fidelity. Where passively managed securities are not available, low cost actively managed funds may be recommended.

### *Investment Strategies*

The portfolios of our individual clients differ from institutional portfolios. An institutional portfolio is usually very large (hundreds of millions of dollars) with a single goal and a single time horizon. Individual portfolios are significantly smaller (less than 1-5 million dollars) with multiple goals such as new home purchase, emergency fund, college funding, retirement, long term care, etc. FI4Me investment strategies account for these differences by applying a model of "Functional Asset Allocation" (FAA) as an overlay to Modern Portfolio Theory. FAA includes the personal residence which is usually the biggest investment for most US households. FAA also includes other personal and business real estate.

### *Risk of Loss*

Investing in securities involves risk of loss that clients should be prepared to bear.

## **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 your evaluation of FI4Me or the integrity of FI4Me's management. FI4Me has no information applicable to this Item.

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

### *Activities*

FI4Me does NOT engage in any other activities other than financial planning and investment advice.

FI4Me's Chief Compliance officer serves as the Chief Compliance officer to 3 other investment advisory firms.

### *Affiliations*

FI4Me also maintains affiliations with FinancialAdvice4Me, LLC. In addition, our firm may also form affiliations with other Registered Investment Advisers to aid in the implementation of our financial plans as necessary.

## **Item 11 – Code of Ethics**

An investment adviser is considered a fiduciary and our firm has a fiduciary duty to all of our clients. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. Our fiduciary duty is considered the core underlying principle for our Code of Ethics which also includes policies and procedures to avoid Insider Trading, as well as Personal Securities Transactions Policies and Procedures. Upon employment or affiliation, and at least annually thereafter, all supervised persons will sign an acknowledgement that they have read, understand, and agree to comply with our Code of Ethics. Our firm and supervised persons must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. If a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided upon request. Neither our firm nor a related person recommends to clients, or buys or sells for client accounts, securities in which our firm or a related person has a material financial interest. Related persons of our firm may buy or sell securities and other investments that are also owned by our clients. In order to minimize this potential conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics. Further, our related persons will refrain from buying or selling the same securities prior to buying or selling for our clients in the same day. If related persons' accounts are included in a block trade, our related persons' accounts will be traded in the same manner every time.

## **Item 12 – Brokerage Practices**

Not applicable. See Item 4.

## **Item 13. – Review of Accounts or Financial Plans**

Financial planning clients do not receive reviews of their written plans. However, clients can update their financial plans by entering into a new financial plan engagement with our sister firm, FA4Me. We generally recommend that this be done every one to three years depending on the financial circumstances of the client.



#### **Item 14. – Client Referrals and Other Compensation**

FI4Me may pay referral fees (non-commission) to independent solicitors (nonregistered representatives) for the referral of their Clients to FI4Me in accordance with Rule 206 (4)-3 of the Investment Advisers Act of 1940. This arrangement will not result in higher costs to the Client. In this regard, FI4Me maintains *Solicitors Agreements* in compliance with Rule 206(4)-3 of the Investment Advisers Act of 1940. In addition, all applicable federal and state laws will be observed. All Clients referred by Solicitors to FI4Me will be given full written disclosure describing the terms and fee arrangements between FI4Me and its Solicitor(s).

#### **Item 15. – Custody**

Not applicable. See Item 4.

#### **Item 16. – Investment Discretion**

Not applicable. See Item 4.

#### **Item 17. – Voting Client Securities**

Not applicable. See Item 4.

#### **Item 18 – Financial Information**

We do not require nor do we solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. Therefore, we have not included a balance sheet for our most recent fiscal year. Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about FI4Me's financial condition. FI4Me has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.