

# Item 1: Cover Page

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**Moneyfull, LLC**

**Form ADV Part 2A – Firm Brochure**

**Independence Plaza B – 180  
#112  
1001 16<sup>th</sup> Street  
Denver, Colorado 80265**

**[www.moneyfull.com](http://www.moneyfull.com)**

**720-515-7805**

**Dated January 24, 2017**

This Brochure provides information about the qualifications and business practices of Moneyfull, LLC, and (“Moneyfull”). If you have any questions about the contents of this Brochure, please contact us at 720-515-7805. 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.

Moneyfull LLC is registered as an Investment Adviser with the State of Colorado. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Moneyfull LLC is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by using Moneyfull’s identification number: 169821

# Item 2: Material Changes

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Item 2 will be used to provide clients with a summary of material changes that are made to this brochure since the last annual update. Our last ADV filing and update was January 12, 2016.

Material Changes since our last annual update are as follows:

- Item 4 and 5 have been updated to reflect the “Moneyfull Simple Plan” Service.

If you would like another copy of this Brochure, please download it from the SEC Website as indicated above or you may contact, Addie McHale, 720-515-7805 or [addie@moneyfull.com](mailto:addie@moneyfull.com).

We encourage you to read this document in its entirety.

# Item 3: Table of Contents

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# Item 4: Advisory Business

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## **Description of Advisory Firm**

Moneyfull, LLC is registered as an Investment Adviser with the State of Colorado. We were founded in December 2013. Judy Adams McHale (“Addie McHale”) is the principal owner of the Firm.

## **Types of Advisory Services**

### **Comprehensive Financial Planning**

The most commonly used model among our clients involves working one-on-one with a planner over an extended period of time. By paying a monthly retainer, clients get on-going access to a planner who will work with them to design and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon a comprehensive planning engagement, a client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefits, retirement planning, insurance, investments, college planning and estate planning. Once the client’s information is reviewed, their plan will be built and analyzed by Addie McHale, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. Follow up meetings will be at the client's convenience. The plan and the client’s financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

We provide financial planning services on topics such as retirement planning, risk management and insurance, college savings, cash flow, debt management, work benefits, managing credit scores and reports, and estate and incapacity planning.

Financial planning is a comprehensive evaluation of a client’s current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Retirement Planning:** Our retirement planning services typically include projections of likelihood of achieving financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (i.e., working longer, saving more, spending less, taking more risk with investments).

If near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Insurance Review:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile. If no coverage currently exists, we may analyze the risks associated with having no coverage and suggest that coverage be put in place.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute.
- **Cash Flow and Debt Management:** We will conduct a review of income and expenses to determine current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts for such reserves, plus strategies to save desired amounts.
- **Employee Benefits Optimization:** We will provide review and analysis as to whether, as an employee, you are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various

benefit programs that can be structured to meet both business and personal retirement goals.

- **Credit Score Maximization:** We will make recommendations to maximize your credit scores for the potential current and future benefits such as lower interest rates on mortgages, personal loans, etc.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Investment Analysis:** This may involve providing information on the types of investment vehicles available, employee stock options, investment analysis and strategies, asset selection and portfolio design, as well as assistance in establishing your own investment account at a selected broker/dealer. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

## **Third Party Manager Program (“TPM Program” or “TPM”)**

Selected Third Party Managers ("Managers") are evaluated by Moneyfull for Client use. TPM services may include assisting you in identifying your investment objectives and matching personal and financial data with a select list of Managers that meet the TPM minimum quantitative and qualitative criteria. The intent of the Program is to have a selected list of high quality and recognizable third party investment management firms from which you select one or more Managers to handle the day-to-day management of the your account(s). Following our recommendations, you will have final authority to select a Manager. We may assist you in completing appropriate documents.

Managers selected for your investments under TPM need to meet several quantitative and qualitative criteria established by us. Among the criteria that may be considered are the manager’s experience, assets under management, performance record, client retention, the level of client services provided, investment style, buy and sell disciplines, capitalization level, and the general investment process. Prior to selection, all Managers are interviewed by Moneyfull. Each Client must have a profile that matches the Manager’s stated objectives.

You are advised and should understand that:

- A Manager’s past performance is no guarantee of future results;
- There is a certain market and/or interest rate risk which may adversely affect any Manager’s objectives and strategies, and could cause a loss in a Client's account(s); and
- Client risk parameters or comparative index selections provided to us are guidelines only and there is no guarantee that they will be met or not be exceeded.

All accounts are managed by the selected Manager and we do not have any discretionary trading authority with respect to such accounts. Information collected by our firm regarding TPM Managers is believed to be reliable and accurate but we do not necessarily independently review or verify it on all occasions. All performance reporting will be the responsibility of the respective Manager. Such performance reports will be provided directly to you and Moneyfull. We do not audit or verify that these results are calculated on a uniform or consistent basis as provided by a Manager directly to us.

## **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the information provided by the client regarding their current situation (income, tax levels, and risk tolerance levels) and is used to construct a

client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

### **Startable Session**

We also offer a one-time Financial Planning option for our clients called the “Startable Session”. Through this program, we provide guidance to clients on a client’s most 1-2 pressing issues. This includes a 60 to 90 minute appointment via phone, internet or in person for an in-depth discussion of these 1 or 2 most pressing financial topics (i.e. cash flow/debt issues, how to begin saving). A follow-up email is included with recommendations so the client can take action immediately. We do provide a list of recommendations via email following our session but do not provide any other written report or offer follow-up responses via e-mail, etc. Please note that if more detailed financial planning or investment consultation is needed, we recommend our traditional financial planning services described above.

### **Moneyfull Simple Plan**

The Moneyfull Simple Plan provides your individualized cash flow and net worth statements, and gives you retirement projections... so that you’ll easily see if you are on track by doing what you’re currently doing. Disability and life insurance needs assessments can be included, if applicable. The Simple Plan includes 30 minutes to go over your plan. To follow, you will be provided via email a list of 3-5 “to-do’s” so you can begin to take action immediately. Please note that the Moneyfull Simple Plan is not a comprehensive financial plan. It is meant for non-complex situations and/or when you are in the early to mid-career stage of your life. When your situation becomes more complicated down the road (i.e. children and college savings, stock grants, greater investable assets, etc), a client may revisit and decide that a regular financial plan is warranted.

### **Moneyfull Plan Only**

We offer an option to have only a financial plan completed for clients. With this service, our clients would implement the recommended actions on their own. This service includes data gathering, a 30 minute call to review the client's cash flow statement, a completed plan, and up to 90 minutes to review the plan and recommendations. All recommendations are emailed to the client after the plan presentation. The client can reserve part of the 90 minutes of the plan presentation time included for follow-up assistance (i.e. if the plan presentation takes 60 minutes, the client has 30 minutes of additional service time.) Any additional follow-up beyond the 90 minute total is billed at the hourly rate.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.



## **Assets**

As of December 31, 2015, we do not manage client assets on a discretionary basis or a non-discretionary basis.

# Item 5: Fees and Compensation

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Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the financial planning agreement, the agreement may be terminated by the client within five (5) business days of signing the contract without incurring any fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

## **Comprehensive Financial Planning Fees**

Comprehensive Financial Planning consists of an upfront charge of up to \$3000 paid in full in advance. On a rare occasion, a client may pay in two installments with 50% in advance and the remaining balance paid upon completion of the Plan. An ongoing fee is paid monthly, in advance, at the rate of \$250.00 per month for ongoing financial planning. Clients who opt for financial planning services with no financial plan pay only the monthly retainer of \$250.00 per month, with a 1 year commitment. These fees may be negotiable in certain cases. After the first year, this service may be terminated at any time. Upon receipt of written notice, contract will continue through end of the paid month and billing will cease for subsequent months.

## **Startable Session Fee**

Our "Startable Session" consists of a one-time fee of up to \$495. Fees are due in advance of each session and must be paid through a qualified, unaffiliated third-party processor (e.g., Pay Pal or credit card). Startable Session fees are negotiable, and only in unique circumstances will a discounted fee or modified payment terms be approved.

## **Moneyfull Simple Plan**

Our "MoneyFull Simple Plan" consists of a one-time fee of up to \$300. Fees are due in advance of each session and must be paid through a qualified, unaffiliated third-party processor (e.g., Pay Pal or credit card). These fees are negotiable, and only in unique circumstances will a discounted fee or modified payment terms be approved.

## **MoneyFull Plan Only**

Our "MoneyFull Plan Only" consists of a one-time fee of up to \$3000 paid in full in advance. On a rare occasion, a client may pay in two installments with 50% in advance and the remaining balance paid upon completion of the plan. These fees are negotiable, and in some cases a discounted fee or modified payment terms will be approved.

## **Hourly Fee**

The maximum hourly fee is \$325.00.

## **Third Party Management (“TPM Program” or “TPM”) Fees**

Fees and billing methods are outlined in each respective Manager’s Brochure and Advisory Contract. We are paid an on-going fee by the Manager based upon a percentage of your assets under management with respect to each Manager. You will receive a copy of our agreement with the TPM which will disclose all fees.

Moneyfull has a potential conflict of interest to recommend selections of management style and Managers that would result in higher advisory fees paid to us. However, we will make all recommendations independent of such fee consideration and based solely on its obligations to consider your objectives and needs.

The minimum account size for participating in a TPM Program will vary from Manager to Manager. All such minimums will be disclosed in the respective Manager’s Brochure. We may have the ability to negotiate such minimums for you.

You may terminate your relationship in accordance with the respective Managers’ disclosure documents. If you terminate your participation in the Program within five business days of inception, you will receive a full refund of the fee. Pre-paid fees will be refunded in accordance with the respective Manager’s agreement and disclosure documents.

A Manager relationship may be terminated at your discretion. We may at any time terminate the relationship with a Manager that manages your assets. We will notify you of instances where we have terminated a relationship with any Manager you are investing with. We will not conduct on-going supervisory reviews of the Manager following such termination.

Factors involved in the termination of a Manager may include a failure to adhere to their stated management style or your objectives, a material change in the professional staff of the Manager, unexplained poor performance, unexplained inconsistency of account performance, or our decision to no longer include the Manager on our list of approved Managers.

## **Other Types of Fees and Expenses**

When implementing an investment recommendation, the client may incur additional fees such as brokerage commissions, transaction fees, and other related costs and expenses. A travel fee may be charged for meetings at a client’s home or whenever travel by the advisor is required. Clients may incur certain charges imposed by broker-dealers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are

disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

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We do not offer performance-based fees.

## Item 7: Types of Clients

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We serve individuals and high net worth individuals. There is no minimum amount of assets required to be a client. However, the third party managers may impose a minimum.

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

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When clients have us complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, our primary method of investment analysis is fundamental.

### **Third Party Analysis**

We examine the experience, expertise, investment philosophies and past performance of independent third party manager in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the third Party managers' underlying holdings, strategies, concentrations and leverage as part of our

overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the third party manager's compliance and business enterprise risks.

A risk of investing with a third party manager who has been successful in the past is that he/she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a third party manager's portfolio, there is also a risk that a third party manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the third party manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

You are advised and are expected to understand that the third party manager's past performance is not a guarantee of future results and that certain market and economic risks exist that may adversely affect an account's performance that could result in capital losses in your account.

### **Material Risks Involved**

Moneyfull does not provide investment management, however investment recommendations may be made as part of the financial planning service. **All investment recommendations we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment recommendations are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment recommendations may not work as intended.

**Concentration Risk:** Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

### **Risks Associated with Securities**

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

## Item 9: Disciplinary Information

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Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Moneyfull or the integrity of our management. We have no information applicable to this Item.

## Item 10: Other Financial Industry Activities and Affiliations

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Addie McHale is licensed to sell life and health insurance and may engage in product sales with our clients, for which she will receive additional compensation. Any commissions received through life or health insurance sales do not offset advisory fees the client may pay for advisory services under Moneyfull. However, clients should note that they are under no obligation to purchase any insurance products through Addie McHale. As a result, a conflict may arise between your interests and Moneyfull's interest. However, at all times Moneyfull will act in your best interest and act as a fiduciary in carrying out services provided to you.

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

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As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their personal financial information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We will, upon request, promptly provide a complete code of ethics.

Our firm and its “related persons” (associates, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

## Item 12: Brokerage Practices

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### **Factors Used to Select Broker-Dealers**

Moneyfull does not have any affiliation with broker-dealers. Specific broker-dealer recommendations are made to client based on their need for such services. We recommend broker-dealers based on the reputation and services provided by the broker-dealer.

### **Research and Other Soft-Dollar Benefits**

We currently do not receive soft dollar benefits.

### **Brokerage for Client Referrals**

We receive no referrals from a broker-dealer or third party in exchange for recommending that broker-dealer or third party.

### **Clients Directing Which Broker-Dealer to Use**

As a fee only financial planner who does not offer investment management services, we do not have a concern over which broker-dealers a client may choose in order to implement our investment recommendations.

### **Aggregating (Block) Trading for Multiple Client Accounts**

Some Registered Investment Advisers execute client accounts on an aggregated basis as a way to lower expenses. As a fee only financial planner who does not offer investment management services, we do not execute trades on behalf of clients. As a result, it is up to the client to negotiate their own trading costs with their broker-dealer.

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## Item 13: Review of Accounts

Ms. McHale, Owner and CCO of Moneyfull, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. Moneyfull does not provide specific reports to clients, other than financial plans.

## Item 14: Client Referrals and Other Compensation

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### **Client Referrals**

We endeavor at all times to put the interest of our clients first as a part of our fiduciary duty. However, you should be aware that the receipt of compensation from our third party manager may create a conflict of interest that may impact our judgment when making advisory recommendations. We have established relationships with investment advisors through which we act as a solicitor referring you to the investment advisor's management programs. When acting in this solicitor/referral capacity, we will receive a portion of the fee paid to the other investment advisors by you.

## Item 15: Custody

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Moneyfull does not accept custody of client funds.

## Item 16: Investment Discretion

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We do not provide investment management services, and therefore do not exercise discretion.

## Item 17: Voting Client Securities

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Moneyfull does not provide investment management services and does not vote client securities. The client will maintain responsibility for directing the manner in which proxies are voted, as well as all other elections relative to mergers, acquisitions, tender offers or other events pertaining to the client's investments. The client will receive their proxies and other solicitations directly from the broker-dealer or transfer agent for their investments.



If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

## Item 18: Financial Information

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Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

## Item 19: Requirements for State-Registered Advisers

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Please see Form ADV Part 2B, Item 2 regarding our Investment Advisor Representative's formal education and business background.

Please see Form ADV Part 2B, Item 4 for information regarding our Investment Advisor Representative's other business activity along with the time spent.

Moneyfull does not assess clients a performance fee.

Our Investment Advisor Representatives have not been involved in the following items:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

If you have any questions, concerns or require additional information before retaining the services of Moneyfull, you may contact our CCO Addie McHale at 720-515-7805.

**Moneyfull, LLC**

**Form ADV Part 2B**

**Judy Adams McHale, CFP®**

**Independence Plaza B-180**

**#112**

**1001 16<sup>th</sup> Street**

**Denver, CO 80265**

**[www.moneyfull.com](http://www.moneyfull.com)**

**720-515-7805**

**Dated January 24, 2017**

The Brochure Supplement provides information about Judy Adams McHale, CFP® (CRD# 4987427) that supplements the Moneyfull, LLC Brochure. You should have received a copy of the Brochure. Please contact Addie McHale, Chief Compliance Officer if you did not receive Moneyfull's Brochure or if you have any questions about the contents of this supplement.

Additional information about Judy Adams McHale is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background and Business Experience

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Judy Adams McHale, CFP®

Born: 1968

### Educational Background

- 1990 – B.S. in Business Administration and Marketing, University of Vermont

### Business Experience

- 2013 – Present, Moneyfull, LLC, Owner and CCO
- 2007 – 2013, TIAA-Cref – Financial Planner

### Professional Designations, Licensing & Exams

- **CFP (Certified Financial Planner)®**: CFP certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.

## Item 3: Disciplinary Information

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Ms. McHale has no history of legal or disciplinary events.

## Item 4: Other Business Activities

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Please refer to Item 10 of this Brochure.

## Item 5: Additional Compensation

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None

## Item 6: Supervision

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Ms. McHale is the Chief Compliance Officer of Moneyfull, LLC. Her activities are generally supervised in accordance with the firm's compliance procedures. Specific areas of review include transactions, account suitability, and written correspondence including email, among other activities.

Ms. McHale may be reached at 720-515-7805.

## Item 7: Requirements for State-Registered Advisers

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Please be advised that Ms. McHale has not been involved in an award or has otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) An investment or an *investment-related* business or activity;
- (b) Fraud, false statement(s), or omissions;
- (c) Theft, embezzlement, or other wrongful taking of property;
- (d) Bribery, forgery, counterfeiting, or extortion; or
- (e) Dishonest, unfair, or unethical practices.

Additionally, Ms. McHale has not been involved in an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) An investment or an *investment-related* business or activity;
- (b) Fraud, false statement(s), or omissions;
- (c) Theft, embezzlement, or other wrongful taking of property;
- (d) Bribery, forgery, counterfeiting, or extortion; or

(e) Dishonest, unfair, or unethical practices

Ms. McHale has not been the subject of a bankruptcy petition.

To the best of our ability all material conflicts of interest are disclosed regarding MoneyFull, LLC, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

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