



**AMERICAN MONEY  
MANAGEMENT, LLC**

SEC Registered Investment Advisor



**THE AMM ADVISOR TEAM  
BE IN BUSINESS FOR  
YOURSELF, NOT BY YOURSELF**



## A LETTER FROM THE MANAGING PARTNERS

It is easy for solo advisor RIAs to become overwhelmed by the increased complexity and requirements of running an advisory business. The burden of compliance regulations, back-office obligations, portfolio management, and relationship management can consume your working hours, leaving you with scant time to focus on growing your business or enjoying life outside the office.

We offer advisors like you the opportunity to off-load your administrative duties so you can focus on what is most important to you while enjoying income from your book of business that we manage. You will be relieved of the risks and requirements related to:

- Ongoing compliance
- Administrative and back-office operations
- Client relationship management
- Portfolio management

We are a fee-based, independent RIA firm dedicated to helping clients earn the returns they need to attain their life goals. By partnering with us, you can gain peace of mind knowing that your clients have a firm with a fiduciary obligation working on their behalf. Meanwhile, you are freed to grow your business, take much-needed time off, or even retire with an income stream derived from your partnership with us.

In short, we do the work so you don't have to, giving you the opportunity to stay in the business as much—or as little—as you want to.

*Gabriel Wisdom*

Founder and Managing Director

*Michael Moore*

Chief Investment Officer and Managing Director





## PRODUCTS AND SERVICES

At American Money Management, LLC, we have been providing investment management since 1999 to individuals, families, trusts, and corporations. We are an independent, fee-based RIA firm with the U.S. Securities and Exchange Commission and are dedicated to helping clients protect and grow their assets.

Our services include:

- **INVESTMENT MANAGEMENT AND COUNSEL:** While change is constant in the investment world, our firm sticks to five timeless investing principles that help guide our decision making. We build customized portfolios that draw upon both traditional and creative approaches to finding attractive dividend, income, and growth opportunities through extensive due diligence.
- **FINANCIAL AND RETIREMENT PLANNING:** We take a personalized approach to financial and retirement planning. No cookie-cutter binders here. Whether clients are concerned about outliving their money in retirement, sorting out the implications of a major life change, or addressing a myriad of other financial issues, we are here to offer unbiased advice and counsel.

Our support structure allows us to provide top-tier service and expertise that we extend to both our advisor partners and clients:

- **ADMINISTRATIVE AND BACK-OFFICE OPERATIONS:** Our dedicated support team will handle all back-office and administrative functions, coordinating with you, as needed, for tasks such as new-account openings and updates to existing client accounts.
- **CLIENT RELATIONSHIP MANAGEMENT:** We will provide the systems for you to track client communications. We offer supporting services such as quarterly newsletters, market updates, COO-approved marketing materials, and access to mass emailing software.
- **PORTFOLIO MANAGEMENT:** We will provide complete portfolio management, including transfer of accounts to **Charles Schwab Institutional** or **TD Ameritrade**, portfolio customization, and rebalancing to remain in line with client objectives.
- **ONGOING COMPLIANCE:** We hold our team accountable for understanding and adhering to compliance regulations and have instituted processes and software designed to support our regulatory obligations.



## THE AMERICAN MONEY MANAGEMENT ADVANTAGE

We work with RIAs who want a partner to oversee the burdens of portfolio management, compliance, and administrative requirements. The benefits of partnering with us include:

### INCOME FOR ADVISOR PARTNERS

For each of your clients we manage, we pay you 50% of their management fees for as long as they remain with our firm—even after you retire. In addition, you do not share with us any income you receive from outside business such as annuity commissions or insurance. Finally, you share in the distribution of leads generated from radio, TV, and other media.

### DEATH BENEFIT TO YOUR HEIRS—A UNIQUE OFFERING FROM AMM

Should you pass on, your designated heirs will receive a death benefit that is equal to two times gross revenue paid out over five years. This provides a built-in succession plan and monetization of your book to your heirs.

### FLEXIBILITY WITH YOUR ROLE

Many RIAs welcome their new role as advisor partners because it frees them to focus on relationship management or on growing their business. Other advisors draw on the partnership to smooth out their road to retirement. Regardless, our experienced investment team will manage the accounts of the clients you turn over to us, and you are free to take part in the process as you see fit.





## OUR INVESTMENT PHILOSOPHY

When determining clients' portfolio allocations, we always start with the individual—their goals, time horizon, income needs, and risk tolerance. When we have a clear understanding of their expectations and objectives, we build and implement their customized portfolio, which will be domiciled at Charles Schwab Institutional or TD Ameritrade.

In managing portfolios, we follow five core investment principles:

1. **ASSET ALLOCATION IS THE MOST IMPORTANT DECISION:** The decision of how much to invest in broad asset classes, including stocks, bonds, cash, and real estate, is the determining factor in both the variation and return of a portfolio. Before investing a client's money, we develop an asset allocation target that is suitable in light of their financial condition, goals, and risk tolerance.
2. **THE PRICE PAID DETERMINES THE RETURN:** The lower the price paid for any investment, the higher the expected return, all else being equal. We take an active value approach to investing, and we seek to buy only at prices that make economic sense.
3. **VOLATILITY IS NOT RISK:** Real risk is the likelihood of permanent capital loss. When constructing portfolios, we focus less on the risk of investment fluctuation (a near constant in investing) and more on the potential for capital impairment.
4. **TIME IS AN ALLY, BUT RETURNS ARE NOT LINEAR:** Research and history show that it is over the long term that investors have the best opportunity to secure the returns they need. When markets swing, we refuse to be swayed by market hype and fear, while maintaining our focus on generating long-term returns.
5. **NO ONE CAN PREDICT THE FUTURE:** No matter how hard investors and forecasters try, the future will forever be unknowable. The good news is that a crystal ball is not necessary to achieve investment success, as long as we remain focused on Principles 1–4.

## JOINING AMM

We have designed our process to provide both advisor partners and clients a smooth transition. The five steps comprise:

1. **REGISTRATION:** We will do our due diligence to ensure you are in good standing. Once confirmed, we will draw up an agreement and present you with a new-personnel package.
2. **ADVISOR SET-UP:** We will give you access to our systems for the purposes of compliance and daily operations.
3. **CLIENT SET-UP:** We will incorporate all new clients into our databases for easy tracking and updating.
4. **TRAINING:** We will provide ongoing training in using the databases for operations and compliance, as well as other systems for trading and marketing.
5. **PORTFOLIO MANAGEMENT:** A member of our portfolio management team will meet with you to review the objectives and portfolio strategies of each client.



## READY TO JOIN THE TEAM?

We are excited to relieve our advisor partners of the hassles that come with compliance, back-office duties, and portfolio management. We have found that our ideal advisor candidate is an investment professional in one of the following positions:

- A member of an existing RIA firm
- A broker interested in making the transition to a fee-based RIA business
- An investment professional in another field such as insurance or annuities
- A financial planner

If you believe you would be a good match, we invite you to contact us. We look forward to discussing how we can alleviate your RIA risks and administrative obligations so you can focus on what matters most to you.

## OUR PRINCIPALS



### **GABRIEL B. WISDOM**

Founder and Managing Director

Gabriel is a Co-Founder and Managing Director of American Money Management, LLC. Gabe has over 25 years' experience in the securities industry, having served as the Senior Vice President of two NYSE member firms. His views regarding business, investments, and markets are regularly broadcast on the radio. Gabe has a master's degree in business administration and is also a graduate of the Harvard Business School in Boston (OPM 26). He is a Certified Director, having completed the director education and certification program at UCLA's Anderson School, and holds an advanced diploma in data and systems analysis from the University of Oxford. He is an advisor to the San Diego Treasurer/Tax Collector and is on the advisory board of the Harvard Business School Alumni Club. Gabe is the author of *Wisdom on Value Investing*, a book that has been translated into Chinese and, by agreement with U.S. publisher John Wiley & Sons, is being distributed by China's government-owned China Citic Press.



### **MICHAEL J. MOORE**

Chief Investment Officer and Managing Director

Mike is the Chief Investment Officer and Managing Director of American Money Management, LLC. He is also a co-manager of the Fallen Angels Income Fund. Mike earned his Bachelor of Science in finance from Boston College. Since joining the firm in 2001, Mike has worked to develop an active value investment strategy that seeks to find high-quality businesses at attractive prices. Mike provides research and analysis to support the investment process and chairs the Investment Committee. Additionally, he oversees trading and asset allocation decisions for retirement and individual portfolios. He is a member of the CFA Institute and the CFA Society of San Diego.



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### Interested in an advisor partnership with American Money Management?

We invite you to reach out so we can discuss how we can help you. Contact us at **(888) 999-1395** or **[info@amminvest.com](mailto:info@amminvest.com)**.

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