



**AMERICAN MONEY  
MANAGEMENT, LLC**

SEC Registered Investment Advisor

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March 25, 2022

This Brochure provides information about the qualifications and business practices of American Money Management, LLC (“AMM”). If you have any questions about the contents of this Brochure, please contact us at (858) 755-0909 or [info@amminvest.com](mailto:info@amminvest.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.

American Money Management, LLC is an SEC registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

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

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## **Item 2 – Material Changes**

This brochure, dated March 25, 2022 includes no material changes from AMM’s last brochure, dated March 12, 2021.

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### Item 3 -Table of Contents

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

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## **Item 4 – Advisory Business**

American Money Management, LLC (“AMM”), established in 1999, is an SEC registered Investment Adviser based in Rancho Santa Fe, California. The principal owners are Gabriel B. Wisdom (a founder, 50% owner, and Managing Director of AMM) and Michael Moore (50% owner, Managing Director and Chief Investment Officer of AMM).

### **Investment Supervisory Services**

AMM’s primary business is providing investment supervisory services. In particular, AMM manages client funds and securities for a fee based on a percentage of the fluctuating value of the assets managed. AMM provides these services to individuals, investment companies, pension and profit-sharing plans, trusts, corporations and other business entities. Investment supervisory services include, but are not limited to, the following: Investment Strategy, Asset Allocation, Asset Selection and Regular Portfolio Monitoring.

AMM tailors its investment advice to the individual needs of its clients by evaluating their current investments with respect to their risk tolerance levels and investment time horizon. At the outset of a new client relationship, AMM collects this information from the client in the form of a Client Profile & Questionnaire and/or client interview. This information allows us to select a portfolio strategy that matches each client’s specific situation.

### **Newsletter**

Gabriel B. Wisdom, Michael Moore and Glenn Busch publish a free e-newsletter entitled “The AMM Dividend Letter”. The newsletter is distributed via email to clients invested in the firm’s Dividend Strategy. Additionally, non-clients can sign up for the newsletter through Mr. Wisdom’s website ([www.gabrielwisdom.com](http://www.gabrielwisdom.com)) as well as on a website created specifically for this report, ([www.ammdividendletter.com](http://www.ammdividendletter.com)). In each bulletin, the editors discuss one or more dividend paying stocks. Stocks discussed are generally, but not always, positions held by clients of AMM. As stated in each newsletter:

*“The opinions expressed in “The AMM Dividend Letter” are those of Gabriel Wisdom, Michael Moore and Glenn Busch and do not necessarily reflect the opinions of American Money Management, LLC (AMM), an SEC Registered Investment Advisor who serves as a portfolio manager to private accounts as well as to mutual funds. Clients of AMM, Mr. Wisdom, Mr. Moore, Mr. Busch, employees of AMM, and mutual funds AMM manages may buy or sell investments mentioned without prior notice. This newsletter should not be considered investment advice and is for educational purposes only. The opinions expressed do not constitute a recommendation to buy or sell securities. Investing involves risks, and you should consult your own investment advisor, attorney, or accountant before investing in anything.”*

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### **401-K Advisory Services**

In addition to ongoing discretionary portfolio management services, we provide non-discretionary advisory services to 401-K plans. These services include monitoring investment choices on the 401-K platform, recommending changes to investment choices on the 401-K platform, conducting periodic meetings at client's location, and assisting with new plan enrollments, among other services. While providing general asset allocation guidance, we do not have the authority to buy or sell securities within the clients 401-K account. All investment and allocation decisions are ultimately the clients own.

### **Financial Planning Services**

In addition to our core investment supervisory business, AMM and our investment advisor representatives may periodically provide financial planning services to clients of the firm. Financial planning services encompass a wide variety of client specific needs, including, but not limited to retirement planning, budget development, Social Security and Medicare analysis, and estate plan reviews.

As of March 25, 2022, AMM manages \$541,554,684 on a discretionary basis, and \$11,433,517 on a non-discretionary basis.

### **Item 5 – Fees and Compensation**

The annual fee ranges from 0.25% to 2.00% of assets being managed (“asset management fee”) and may be negotiable depending on the size and complexity of the client's account. Lower fees for comparable services may be available from other sources.

The specific manner in which fees are charged by AMM is established in a client's written agreement with AMM. AMM collects its fees at the start of each quarter, in advance. AMM directly debits its fees from client accounts. Management fees shall not be prorated for each capital contribution and withdrawal made during the applicable calendar quarter. Accounts initiated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Financial planning services are generally included in the asset management fee that a client pays AMM. For non-asset management clients, or in highly complex planning situations, AMM charges a separate fee for financial planning. This is composed of a fixed fee, and other hourly charges that may apply. Fees typically range between \$2500-\$4000. The specific fee will be determined at the outset of the planning relationship and must be agreed upon in writing by all parties.

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AMM's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, 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 funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

To the extent that clients of AMM are invested in mutual funds, they will be paying two advisory fees – AMM's fee and the fee of the adviser to the mutual funds (whose fees are described in the mutual fund prospectus). When investing in mutual funds AMM seeks to buy the lowest cost share class available. However, in many circumstances AMM may opt for a higher cost share class if that class is available to be traded free of any commissions or transaction costs at the broker dealer holding custody of the account. Since AMM periodically rebalances portfolios, we believe the flexibility of trading in no transaction fee funds may offer advantages over recommending a fund that is subject to transaction fees. Depending on how frequently we buy or sell a fund, the overall cost to the client may actually be lower utilizing the higher expense no transaction fee fund vs. the lower expense transaction fee fund. However, due to the uncertain timing of when a fund rebalance trade may occur (triggering factors include price change of underlying investments in the account, general market volatility, client deposits or withdrawals, and strategy adjustments by the portfolio manager) there is no guarantee that a client will pay lower fees by investing in the no transaction fee funds.

Such charges, fees and commissions are exclusive of and in addition to AMM's fee, and AMM shall not receive any portion of these commissions, fees, and costs.

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

AMM may periodically recommend unaffiliated separate account managers for the management of a portion of the assets that we advise. In these circumstances the client will be paying two advisory fees – AMM's fee and the fee of the separate account manager (whose fees will be disclosed prior to the investment of funds with the separate account manager). At our discretion AMM may choose to reduce our advisory fee on any portion of a client's account being managed by a separate account manager.

AMM Principal Gabriel Wisdom has been a shareholder and Director of Monterey Financial Services, Inc. since 1994. Where appropriate, AMM officers and/or representatives may recommend that qualified clients invest in interest bearing one-year notes that are issued by Monterey Receivables Funding (MRF), a Monterey Financial company. AMM principals and associates will not receive any additional compensation or referral fees in consideration of recommending AMM client assets to MRF notes. AMM's compensation will continue to be

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based upon the total asset value of a client's account(s), including any portion invested in MRF notes. Clients who choose to invest in MRF notes will be required to sign an AMM disclosure form explaining Gabriel's role with the company and the aforementioned compensation arrangement.

AMM may periodically recommend clients invest in first trust deeds offered by third parties. See Item 8 for more information on first trust deeds. AMM's compensation related to first trust deeds has been in the form of a "referral fee" paid by the issuer. The client is required by AMM to sign a form that discloses this fee and the conflict of interest before the first trust deed investment is made.

AMM may periodically recommend clients invest in Private Funds. These Private Funds are unaffiliated with AMM. AMM's compensation will continue to be based upon the total asset value of the client's account(s), including any portion invested in Private Funds. Clients who choose to invest in private funds will be required to sign an AMM disclosure outlining AMM's compensation and affirming that they have received and read the fund's Private Placement Memorandum (PPM). For purposes of billing, Private Funds are valued at the most recent valuation provided by the fund. If the fund does not provide a post-purchase valuation then the investment will be carried at original cost for purposes of calculating the advisory fee.

ERISA Accounts: AMM is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation.

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

In some cases, AMM has entered into performance fee arrangements with qualified clients. Such fees are subject to individualized negotiation with each such client. AMM will structure any performance or incentive fee arrangement subject to Section 205(a)(1) of the Investment Advisors Act of 1940 (The Advisors Act) in accordance with the available exemptions thereunder, including the exemption set forth in Rule 205-3. Performance-based fee arrangements may create an incentive for AMM to recommend investments which may be riskier or more speculative than those which would be recommended under a different fee arrangement. Such fee arrangements also create an incentive to favor higher fee paying accounts over other accounts in the allocation of investment opportunities. AMM has procedures designed and implemented to ensure that all clients are treated fairly and equally and to prevent this conflict from influencing the allocation of investment opportunities among clients.

## **Item 7 – Types of Clients**

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AMM provides portfolio management services to individuals, high net worth individuals, investment companies, corporate pension and profit-sharing plans, trusts, estates or charitable organizations, corporations and other businesses. AMM's minimum account size is \$100,000; however, accounts under \$100,000 may be accepted on an individual basis at the discretion of AMM.

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

### **Methods of Analysis**

AMM employs the following methods of analysis in the investment selection process.

#### **Fundamental Analysis:**

Involves the analysis of financial statements and ratios, the general financial health of companies, and/or qualitative factors like management strength and competitive advantages.

#### **Cyclical Analysis:**

Involves the analysis of business and economic cycles to determine favorable conditions for buying and/or selling investments.

#### **Economic Analysis:**

Involves the analysis of economic trends, monetary and fiscal policy, etc.

#### **Technical Analysis:**

Involves the analysis of past market data, primarily price and volume.

### **Investment Strategies**

The first step in developing a client's investment strategy is to determine how much should be invested in stocks, bonds, and diversifying assets like commodities, real estate and/or other assets. This decision is made based on the client's financial condition and goals and in view of current and anticipated market conditions. Once the appropriate asset allocation is determined, suitable investments are selected within the desired asset classes.

### **Asset Allocation Oriented Investment Strategies**

AMM's Asset Allocation Strategies are designed to meet the investment objectives and risk tolerance levels of our diverse range of clients. The target asset allocation (equity vs. fixed income vs. diversifying assets) and the securities included in each strategy are determined at the periodic investment committee meeting. Target allocations are strictly guidelines for a fully invested portfolio. The investment committee and portfolio managers reserve the right to tilt heavily towards cash or overweight /underweight certain assets when they deem that it is



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appropriate to do so. The timing of purchases and sales in accounts within each strategy is determined by the account portfolio manager.

All strategies are customizable, so it is unlikely that all accounts within a certain strategy group will look identical to other accounts in the same group. For example, a taxable account with a low cost basis position may continue to hold the position even though it is not in the current strategy guidelines. Other reasons for strategy deviations may include social/ethical investing preferences, restricted stock positions, liquidity (cash) positions, etc.

**Aggressive Growth:**

Target allocation: 75-80% equities and 20-25% diversifying assets (commodities, real-estate, etc.). The Aggressive Growth strategy is meant primarily for clients with a high tolerance for risk and a long time horizon (> 10 years). The strategy may be appropriate for clients with shorter time horizons if their investment is one component of a larger portfolio.

**Long-Term Growth:**

Target allocation: 60-70% equities, 10-20% diversifying assets (commodities, real-estate, etc.) and 10-30% fixed income instruments (including bonds and bond mutual funds). The Long-Term Growth strategy is meant primarily for clients with a healthy tolerance for risk and a long time horizon (>5 years). The strategy will typically have some exposure to fixed income instruments so it is designed to be less volatile than the Aggressive Growth model. The strategy may be appropriate for clients with shorter time horizons if their investment is one component of a larger portfolio strategy.

**Balanced:**

Target allocation: 40-60% equities, 10-20% diversifying assets (commodities, real-estate, etc.) and 30-50% fixed income instruments (including bonds and bond mutual funds). The Balanced strategy is meant for clients who would like to achieve some growth but with a reduced level of portfolio volatility relative to the Aggressive Growth and Long-Term Growth strategies. Clients should be willing to exchange lower returns relative to the broad equity markets in bullish environments for greater preservation of capital in bearish environments.

**Moderate Balanced:**

Target Allocation: 30-50% equities, 5-15% diversifying assets (commodities, real-estate, etc.), and 40-60% fixed income instruments (including bonds and bond mutual funds). Typically, no more than 50% of the portfolio will be allocated to equities or equity funds.

The Moderate Balanced strategy is meant for clients who would like to achieve some growth but with an even emphasis on portfolio income. Clients should be willing to exchange lower returns relative to the broad equity markets in bullish environments for greater preservation of capital in bearish environments.

**Conservative Balanced:**

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Target allocation: 15-25% equities, 5-10% diversifying assets and 60-80% fixed income instruments (including bonds and bond mutual funds). The Conservative Balanced strategy is meant for clients who are willing to take some degree of stock market risk to achieve greater returns than they might otherwise achieve in a fixed income only portfolio. The majority of the portfolio will be tilted towards fixed income instruments. Clients should be willing to exchange lower returns relative to the broad equity markets in bullish environments for greater preservation of capital in bearish environments.

### **Retirement Income:**

The Retirement Income strategy is designed for clients wishing to achieve high level of current income who are willing to withstand portfolio volatility and risk of loss of principal in return for higher current cash flow than a Conservative Income strategy (see below).

### **Conservative Income: (Tax-Free Municipal & Taxable Bond Strategies)**

The Conservative Income strategy is designed for clients who desire a reasonable level of current income. Growth of principal is a secondary objective. While clients must assume the various risk types associated with fixed income securities (credit risk, interest rate risk, liquidity risk, etc.), their overall risk tolerance is low and capital preservation is generally the primary objective.

### **Modified Asset Allocation Strategies:**

On request, and depending on the client situation, AMM may develop modified asset allocation strategies to meet a specific client request. For example, a client may desire a significantly different asset mix than that of our primary asset allocation strategies. At our discretion, we may choose to create a separate modified strategy to accommodate this client.

### **Equity Investment Strategies**

AMM's Equity Strategies are primarily pure stock portfolios for clients seeking exposure to individual stocks. While individual stocks are the primary investment vehicle used in these strategies, accounts may periodically have exposure to exchange traded and open-end mutual funds. AMM Equity Strategies can be used as a standalone strategy in a client account or as an *equity sleeve* within one of our Asset Allocation Strategies.

### **AMM Dividend Strategy:**

The primary objective of the AMM Dividend Strategy is to generate a high level of cash flow from a portfolio of high quality, dividend paying stocks, which will be selected on the basis of both dividend payout and the investment team's assessment of underlying business quality. Additionally, companies selected will generally have a proven history of increasing dividends paid to shareholders. The portfolio manager will seek to purchase stocks when they are trading at a discount to fair value, providing an additional margin of safety along with upside potential.

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The AMM Dividend Strategy is offered as a standalone portfolio or may be included as a “sleeve” in an investor’s broader portfolio allocation (including bonds and other diversifying assets). Investors in this strategy must be willing to accept the risks associated with stock investing, including periods of downside portfolio volatility.

### **Alternative Investments**

AMM may periodically recommend alternative investments to clients as part of their overall asset allocation strategy. These investments may include collateralized notes, first trust deeds, and other private placement offerings. These investments are typically only available to accredited investors and AMM associates will seek to determine a client’s accredited status before making any recommendation related to these offerings. Below we outline the most common Alternative Investments recommended by AMM.

#### **Collateralized Notes:**

AMM may periodically recommend 1-year collateralized notes issued by Monterey Receivables Funding (MRF) as part of the client’s overall asset allocation. The notes are income producing instruments and are typically used as part of a client’s overall fixed income allocation.

These notes are private offerings and are only available to accredited investors. The minimum investment in the notes is \$50,000; however, the supply of notes is limited. The issuer of the notes commonly closes to new investors so AMM maintains a wait list of clients for whom it feels are suitable candidates for investment. This is generally based on a client’s accreditation status; along with their stated desire for income and/or a client with an asset allocation strategy that includes a reasonable weighting in fixed income instruments. While AMM will do its best to determine those clients for which the notes are suitable, there is no guarantee that all clients that want notes will be able to invest in them.

Collateralized notes have their own set of risks which are outlined in the private placement memorandum (PPM). Accredited clients interested in the notes may request a copy of the PPM by calling American Money Management at 858-755-0909.

#### **First Trust Deeds:**

AMM may periodically recommend select first trust deed investments to clients. First trust deeds are real estate loans backed by real property. These investments are income producing instruments and are typically recommended to clients seeking income. AMM is generally very selective in its recommendation of first trust deeds and many years may go by without any first trust deeds being recommended to clients. Due to this selectivity and limited supply, there is no guarantee that all clients interested and/or suitable for these investments will be able to make an investment in them.

While first trust deeds are backed by real property, there is no guarantee that this collateral will make the investor whole in the event of a default by the borrower.

#### **Unaffiliated Private Funds:**

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AMM may periodically recommend that clients invest in unaffiliated Private Funds. These recommendations are only made to qualified investors where a recommendation would be consistent with the investor's goals and risk tolerance. To qualify investors must meet the accredited investor standard, which AMM will assess before making any recommendation.

AMM will perform due diligence before recommending these funds. However, it is important to note that Private Funds contain unique risks which are outlined in the fund's offering documents or private placement memorandum (PPM). These risks include, but are not limited to, the potential for complete loss of principal, liquidity constraints and lack of transparency. Unlike liquid investments that a client may maintain, private investment funds do not provide daily liquidity or pricing. Each prospective investor will be required to complete a Subscription Agreement, pursuant to which the client shall establish that he/she is qualified for investment in the fund, and acknowledges and accepts the various risk factors that are associated with such an investment.

***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 AMM or the integrity of AMM's management. AMM has no information applicable to this Item.

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

AMM may receive fees from investment advisers which it recommends.

AMM Principal Gabriel Wisdom has been a shareholder and Director of Monterey Financial Services, Inc. since 1994.

AMM officers and representatives may hold state insurance licenses. Associates of AMM do not transact insurance business through AMM, and in fact, may never transact any insurance business. AMM believes that holding insurance licenses and staying current with the continuing education requirement of licensees allows representatives that hold the license to speak more knowledgably about a client's insurance situation in the context of the client's overall financial picture.

Some of AMM's investment advisor representatives, in their individual capacities, are agents for various insurance companies. As such, these individuals are able to receive separate commission compensation resulting from implementing insurance product transactions on behalf of advisory

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clients. Insurance product transactions are not done through and are in no way affiliated with AMM. Insurance transactions are regulated by the appropriate state insurance regulations. Further information about whether a specific investment advisor representative may be involved in insurance related or other outside business activities can be found in the Part 2B Brochure Supplement portion of this brochure.

## **Item 11 – Code of Ethics**

AMM has adopted a Code of Ethics (the Code) for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, and personal securities trading procedures, among other things. All supervised persons at AMM must acknowledge the terms of the Code annually, or as amended.

AMM anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which AMM has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which AMM, its affiliates and/or clients, directly or indirectly, have a position of interest. AMM's employees and persons associated with AMM are required to follow AMM's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of AMM and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for AMM's clients. The Code is designed to assure that the personal securities transactions, activities and interests of the employees of AMM will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code, certain classes of securities have been designated as exempt transactions based upon a determination that these would materially not interfere with the best interest of AMM's clients. In addition, the Code requires pre-clearance of many transactions and restricts trading in close proximity to client trading activity. Nonetheless, because the Code in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between AMM and its clients.

AMM may place some orders with brokers that, at the time of the transaction, include orders for both clients and personnel of AMM. Although the orders may be bunched, the price per share will be allocated equally as an average price per share. Employee trades will be periodically reviewed for any potential insider trading. AMM trades primarily in exchange listed securities, and its trading volume is generally insufficient to affect market prices. There is generally no material financial impact to the employee or to the client.

AMM's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting AMM at 858-755-0909.

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It is AMM's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. AMM will also not cross trade between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser or any person controlled by or under common control with the investment adviser acts as broker for both the advisory client and for another person on the other side of the transaction.

## **Item 12 – Brokerage Practices**

### **Factors Used to Select Custodians and/or Broker/Dealers**

AMM generally recommends and/or selects (with the written consent of the client in each instance) the Institutional Division of Charles Schwab & Co., Inc. ("Schwab") or TD Ameritrade Inc. From time to time, AMM may also suggest other broker-dealers. Clients may pay commissions in addition to a markup/markdown on over-the-counter trades. Although clients trading through a particular broker-dealer may pay commissions which are higher than those obtainable from other brokers, AMM evaluates the reasonableness of the commissions in light of the full range and quality of a broker's services, including, among other things, the value of research provided as well as execution capability, commission rates, financial responsibility, and responsiveness to AMM's needs.

At present, client accounts managed by AMM are maintained at two broker-dealers: Schwab and TD Ameritrade, Inc ("TDA"). When placing orders to purchase or sell securities in accounts, AMM generally places orders for client accounts maintained at Schwab first, then TDA. This may result in a different executed price for client accounts at either broker.

### **Soft Dollar Practices**

"Soft dollar" practices are arrangements under which products or services other than execution of securities transactions are obtained by an investment adviser (such as AMM) from or through a broker-dealer in exchange for the direction by the adviser of client brokerage transactions to the broker-dealer. As indicated above, most of the accounts managed by AMM are held in custody with Schwab or TD Ameritrade, and most of the client trades directed by AMM are placed through these custodians. Below are important disclosures related to AMM's business relationship with Schwab & TD Ameritrade.

### **Schwab Advisor Services / Schwab Institutional**

Schwab provides AMM with access to its institutional trading and operations services, which are typically not available to retail investors. These services generally are available to independent

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investment advisers (such as AMM) at no charge to them so long as a total of at least \$10 million of the clients' account assets are maintained at Schwab. Schwab's services include research, brokerage, custody, access to mutual funds and other investments that are otherwise available to institutional investors or would require a significantly higher minimum initial investment.

Schwab also makes available to AMM (and to other advisers) other products and services that benefit AMM but may not benefit its clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements) facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of AMM's fees from its clients' accounts, and assist with back-office support, record keeping and client reporting. Schwab may also provide AMM with other services intended to help AMM manage and further develop its business enterprise including consulting, publications, and presentations on practice management, information technology and regulatory compliance. Schwab makes available or provides those products and services to AMM at no additional cost to AMM, except for AMM's agreement to, on a best effort basis consistent with AMM's duty to obtain best execution, place equity transactions with Schwab. The advisory fees paid to AMM by its clients are not reduced because of AMM's receipt of such services. The availability to AMM of those products and services is not contingent upon AMM committing to Schwab any specific amount of business; but, as a result of receiving such products and services, AMM has an incentive to continue to use Schwab as a custodian of the clients' accounts and to effect transactions in securities for accounts held at Schwab.

### **TD Ameritrade Institutional**

TD Ameritrade provides AMM with access to its institutional trading and operations services, which are typically not available to retail investors. These services generally are available to independent investment advisers (such as AMM) at no charge to them. TD Ameritrade's services include research, brokerage, custody, access to mutual funds and other investments that are otherwise available to institutional investors or would require a significantly higher minimum initial investment.

TD Ameritrade also makes available to AMM (and to other advisers) other products and services that benefit AMM but may not benefit its clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements) facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of AMM's fees from its clients' accounts, and assist with back-office support, record keeping and client reporting. TD Ameritrade may also provide AMM with other services intended to help AMM manage and further develop its business enterprise including consulting, publications, and presentations on practice management, information technology and regulatory compliance. TD Ameritrade makes available or provides those products and services to AMM at no additional cost to AMM, except for AMM's agreement to, on a best effort basis consistent with AMM's duty to obtain best execution, place equity transactions with TD Ameritrade. The advisory fees paid to AMM by its clients are not reduced because of AMM's receipt of such services. The

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availability to AMM of those products and services is not contingent upon AMM committing to TD Ameritrade any specific amount of business; but, as a result of receiving such products and services, AMM has an incentive to continue to use TD Ameritrade as a custodian of the clients' accounts and to effect transactions in securities for accounts held at TD Ameritrade.

### **Aggregate and Block Trading**

In placing its orders to purchase or sell securities in accounts, principals of the firm may elect to aggregate orders, sometimes called “block trading”. Trades may be aggregated so that all the participating clients may receive a better average price for their securities, whether bought or sold. In the execution of aggregate trades, AMM will adhere to the following general guidelines.

1. AMM will not aggregate transactions unless aggregation is consistent with its duty to seek best execution and the terms of the investment advisory agreement with each client for which trades are being aggregated.
2. No advisory client will be favored over any other client. Each client that participates in an aggregated order will participate at the average share price for all adviser’s transactions in that security on a given business day with transaction costs shared pro-rata based on each client’s participation in the transaction.
3. AMM will prepare, before entering an aggregated order, a written statement (“Allocation Statement”) specifying the participating client accounts and how it intends to allocate the order among those clients.
4. If the aggregated order is filled in its entirety, it will be allocated among clients in accordance with the Allocation Statement. If the order is partially filled, it will be allocated pro-rata based on the Allocation Statement. Every effort will be made by AMM trade personnel to place trades such that the possibility of a partial fill is minimized.
5. Notwithstanding the foregoing, the order may be allocated on a basis different from that specified in the Allocation Statement if all client accounts receive fair and equitable treatment, and the reason for different allocation is explained in writing and is approved in writing by adviser’s compliance officer no later than one hour after the opening of the markets on the trading day following the day the order was executed.
6. AMM books and records will separately reflect, for each client account, the orders of which are aggregated, the securities held by, and bought and sold for that account.
7. Funds and securities of clients whose orders are aggregated will be deposited with one or more banks or broker-dealers, and neither the client’s cash nor their securities will be held collectively any longer than is necessary to settle the purchase or sale in question on a delivery versus payment basis. Cash or securities held collectively for clients will be delivered out to the custodian bank or broker-dealer as soon as practicable following the settlement.



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8. AMM will receive no additional compensation of any kind as a result of the proposed aggregation.
  9. Individual investment advice and treatment will be accorded to each advisory client.

### **Item 13 – Review of Accounts**

REVIEWS: The securities in every client’s account will be monitored on a continuous basis. Managed accounts are reviewed weekly on a deviation analysis basis. Accounts deviating from their investment strategy will be flagged for further review. Accounts flagged for review will be reviewed by a portfolio manager to determine what, if any, action should be taken in the account.

In addition to weekly deviation reviews accounts may be reviewed for a variety of reasons including, but not limited to, events relevant to underlying investments, periodic suitability reviews, client strategy reviews and reviews related to capital flows in to or out of an account.

REVIEWERS: The investment committee members review accounts on a portfolio analysis basis. Although accounts may be assigned as the primary responsibility of one of the investment committee members, typically the lead advisor on the account, the members share responsibility for reviewing all accounts and for making investment decisions.

Clients receive monthly statements of their accounts from the broker(s) having custody of their accounts. Additionally, AMM may provide periodic (quarterly, or per client request) reports to clients including, but not limited to, asset allocation reports, performance analysis reports and portfolio statements.

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

AMM may compensate unrelated third parties for client referrals in accordance with Rule 206 (4)-3 under the Investment Adviser's Act of 1940. The compensation paid to any such third party will typically consist of a cash payment stated as a percentage of AMM's advisory fee.

AMM and/or its officers and representatives may receive compensation for referring clients to private real estate developers who offer first trust deeds secured by real property. While AMM endeavors at all times to put the interest of clients first as part of our fiduciary duty, the possibility of receiving such compensation in connection with investments in real property or trust deeds creates a conflict of interest and may affect the judgment of these individuals when making recommendations. AMM addresses this conflict by reviewing recommendations made to clients to determine that all recommendations are consistent with the best interest of the clients.

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Additionally, AMM furnishes each client with a written disclosure of the referral fee to be received.

In the event a client is seeking to buy or otherwise transact insurance business, AMM officers and/or representatives may refer the client to an outside insurance agent. AMM officers and/or representatives may receive a referral fee which will be disclosed to the client at the time of the referral.

### **Item 15 – Custody**

AMM does not take *physical* custody of client accounts at any time; however, the independent custodians will directly debit client account(s) for the payment of AMM advisory fees. Additionally, authorized AMM associates may be granted permission from the client to periodically process money movement transactions, including checks, wires and electronic transfers, on their behalf. AMM is generally granted authorization to process first party (like registration) check and journal requests at the time the account at the custodian is opened. For first party wires and all third party money movement requests, the client must explicitly grant AMM the authority (either one time or via standing instructions) in writing. This ability to deduct AMM's advisory fees and periodically process money movement transactions from client accounts causes AMM to exercise *limited* custody over client funds and/or securities. *However, this ability to debit fees and process money movement transactions does not constitute physical custody of any client funds and/or securities.*

Clients will receive monthly account statements directly from their custodian. AMM urges clients to carefully review such statements and compare such official custodial records to the account statements that may be provided to clients by AMM. AMM statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

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

AMM usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, AMM observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, AMM's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

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Investment guidelines and restrictions must be provided to AMM in writing.

Clients may place specific restrictions on this authority. AMM reserves the right to accept or refuse such restrictions.

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

AMM votes proxies for private client accounts. Clients may retain such duties upon request.

AMM outsources proxy voting to Riskmetrics/ISS. Clients may obtain a copy of Riskmetrics/ISS complete proxy voting policies and procedures upon request. Clients may also obtain information from AMM about how any proxies were voted on behalf of their account(s).

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

AMM does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance and, therefore, does not need to include a balance sheet with this brochure. AMM has never been the subject of a bankruptcy petition.

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Item 1- Cover Page

Gabriel B. Wisdom  
American Money Management, LLC

14249 Rancho Santa Fe Farms Road  
Rancho Santa Fe, CA 92067

(888) 999-1395

March 25, 2022

**This Brochure Supplement provides information about Gabriel B. Wisdom that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Gabriel B. Wisdom is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2- Educational Background and Business Experience**

Gabriel Wisdom, born 1950, holds degrees in speech arts (San Diego Mesa College), counseling psychology (Newport University / Janus University, 1978 and 1980), business administration (California Pacific University, 1994), quality systems management (National Graduate School of Quality Management, 2016), and is a graduate of the Harvard Business School in Boston (1998–OPM Class 26). He completed the Director Education and Certification Program at UCLA’s Anderson School and is a Certified Director. He holds an Advanced Diploma in Data & Systems Analysis from the University of Oxford. He is also an FAA Certified Pilot/Flight Instructor.

Mr. Wisdom has over 30 years of experience in the securities industry, having served as an Account Executive at Shearson Lehman Brothers, Senior Vice President of Prudential-Bache Securities, and Senior Vice President of Investments with Sutro & Co. Before the establishment of AMM, he was a Managing Director of Private Asset Management, Inc., a registered investment adviser. He is the author of “Wisdom on Value Investing”, and provides commentary for a CBS owned and operated radio station in Los Angeles, California. Investments are discussed during these shows. Gabe was featured in San Diego Magazine as a Five Star Wealth Manager from 2015 through 2022.\* He is an advisory board member of the Harvard Business School Alumni Club of San Diego. He also serves as an independent advisor to the San Diego County Treasurer/Tax Collector and is a Voting Member of the San Diego County Treasury Oversight Committee.

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### **Item 3- Disciplinary Information**

No information is applicable to this Item.

### **Item 4- Other Business Activities**

Mr. Wisdom is a shareholder & Director of Monterey Financial Services, Inc., a national finance company headquartered in Oceanside, California. The business of Monterey Financial Services is separate from, and unrelated to, American Money Management.

### **Item 5- Additional Compensation**

No information is applicable to this Item

### **Item 6 - Supervision**

American Money Management's oversight is handled by Gabriel Wisdom (Managing Director), and Michael Moore (Chief Investment Officer, Chief Compliance Officer). Mr. Moore supervises Mr. Wisdom. Together the officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

\* Five Star Wealth Managers scored highest in overall satisfaction based on feedback from clients, peers and industry experts. Five Star Wealth Managers met 10 objective eligibility and evaluation criteria associated with wealth managers who provide quality services to their clients. For specific research methodologies, go to [www.fivestarpromotional.com](http://www.fivestarpromotional.com).

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Item 1- Cover Page

Michael J. Moore  
American Money Management, LLC

14249 Rancho Santa Fe Farms Road  
Rancho Santa Fe, CA 92067

(888) 999-1395

March 25, 2022

This Brochure Supplement provides information about Michael J. Moore that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael J. Moore is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Item 2- Educational Background and Business Experience

Michael J. Moore, *Chief Investment Officer*, born 1976, holds a BS in Finance from Boston College. Mike chairs the Investment Committee; overseeing asset allocation, investment strategy and trading decisions for client portfolios. He designed the firm’s core investment strategies and provides research and analysis to support the investment process. He is a member of the Chartered Financial Analysts Institute and the CFA Society of San Diego. Mike has been featured in San Diego Magazine as a Five Star Wealth Manager from 2010 through 2022.\*

Item 3- Disciplinary Information

No information is applicable to this Item.

Item 4- Other Business Activities

No information is applicable to this Item

Item 5- Additional Compensation

No information is applicable to this Item

Item 6 - Supervision

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American Money Management's oversight is handled by Gabriel Wisdom (Managing Director), and Michael Moore (Chief Investment Officer, Chief Compliance Officer). Mr. Wisdom supervises Mr. Moore. Together the officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

\* Five Star Wealth Managers scored highest in overall satisfaction based on feedback from clients, peers and industry experts. Five Star Wealth Managers met 10 objective eligibility and evaluation criteria associated with wealth managers who provide quality services to their clients. For specific research methodologies, go to [www.fivestarprofessional.com](http://www.fivestarprofessional.com).

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Item 1- Cover Page

Glenn J. Busch, CFA  
American Money Management, LLC

14249 Rancho Santa Fe Farms Road  
Rancho Santa Fe, CA 92067

(888) 999-1395

March 25, 2022

**This Brochure Supplement provides information about Glenn J. Busch that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Glenn J. Busch is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2- Educational Background and Business Experience**

Glenn J. Busch, born 1979, holds a BS in Animal Physiology and Neuroscience and a Masters in Educational Sciences at the University of California, San Diego. Mr. Busch joined American Money Management, LLC in 2007 and is a portfolio manager for the firm’s individual and retirement accounts. He serves on the firm's investment committee, and plays a key role in the research and selection of securities for the firm’s various portfolio strategies. He is a CFA charter holder and a member of the Chartered Financial Analyst Society of San Diego.

**Item 3- Disciplinary Information**

No information is applicable to this Item.

**Item 4- Other Business Activities**

No information is applicable to this Item

**Item 5- Additional Compensation**

No information is applicable to this Item

**Item 6 - Supervision**



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American Money Management's oversight is handled by Gabriel Wisdom (Managing Director), and Michael Moore (Chief Investment Officer, Chief Compliance Officer). They supervise Mr. Busch. The two officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

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## Item 1- Cover Page

# Rana Davidson, CPA American Money Management, LLC

14249 Rancho Santa Fe Farms Road  
Rancho Santa Fe, CA 92067

(858) 755-0909

March 25, 2022

**This Brochure Supplement provides information about Rana Davidson that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Rana Davidson is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2- Educational Background and Business Experience

Rana Davidson, born 1994, earned her Bachelor’s degree in accounting from the University of San Diego’s Business School. She began her career in Public Accounting as an auditor with KPMG, LLP before working as a Senior Analyst of Technical Accounting with Cubic Corporation. She maintains an active Certified Public Accountant (CPA) license and has successfully passed the CERTIFIED FINANCIAL PLANNER Exam.

## Item 3- Disciplinary Information

No information is applicable to this Item.

## Item 4- Other Business Activities

No information is applicable to this Item

## Item 5- Additional Compensation

No information is applicable to this Item

## Item 6 - Supervision

American Money Management's oversight is handled by Gabriel Wisdom (Managing Director), and Michael Moore (Chief Investment Officer, Chief Compliance Officer). They supervise Ms. Davidson. The two

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officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

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## Item 1- Cover Page

# Marnie Baird, CFP

## American Money Management, LLC

14249 Rancho Santa Fe Farms Road  
Rancho Santa Fe, CA 92067  
(888) 999-1395

March 25, 2022

**This Brochure Supplement provides information about Marnie Baird that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Marnie Baird is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2- Educational Background and Business Experience

Marnie Baird, CFP®, born in 1985, holds a Bachelor’s degree in mathematics from UC Santa Cruz. After completing her financial planning education at San Diego State University, Marnie earned the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification\* in 2017. Prior to joining American Money Management in 2021, Marnie worked at Wealth Quest Partners, Inc. since 2014. Marnie, currently a Financial Advisor, previously worked at Wealth Quest Partners, Inc. and Harrison – De Charon, LLC as the Client Services Administrator. In 2014, Harrison – de Charon, LLC rebranded and incorporated into Wealth Quest Partners, Inc.

## Item 3- Disciplinary Information

No information is applicable to this Item.

## Item 4- Other Business Activities

No information is applicable to this Item.

## Item 5- Additional Compensation

No information is applicable to this Item.

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## Item 6 - Supervision

American Money Management's oversight is handled by Gabriel Wisdom (Managing Director) and Michael Moore (Managing Director, Chief Investment Officer & Chief Compliance Officer). They supervise Ms. Baird. The two officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

### Disclosures:

No information is applicable to this Item.

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\* To earn the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification, the candidate must meet education, examination, experience, and ethics requirements, and pay an ongoing certification fee. A bachelor's degree (or higher), or its equivalent in any discipline, from an accredited college or university is required. Students are required to complete course training in nine core financial topic areas, sit for the CFP Board Certification Examination, acquire three years full-time or equivalent (2,000 per year) part-time work experience in the financial planning field and undergo an extensive background check – including an ethics, character, and criminal check. To maintain the CFP® certification, certificate holders must complete a minimum number of hours of continuing education coursework.

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## Item 1- Cover Page

# René de Charon, CFP

## American Money Management, LLC

14249 Rancho Santa Fe Farms Road  
Rancho Santa Fe, CA 92067  
(888) 999-1395

March 25, 2022

**This Brochure Supplement provides information about René de Charon that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about René de Charon is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2- Educational Background and Business Experience

René de Charon, CFP®, born in 1954, holds a Bachelor’s degree in Business Administration with distinction in Financial Services from San Diego State University. René earned the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification\* in 1999. Prior to joining American Money Management in 2021, René worked as a Financial Advisor and owner at Harrison – de Charon from 1999 to 2014. In 2014, Harrison – de Charon rebranded and incorporated into Wealth Quest Partners, Inc. where René also worked as a Financial Advisor and owner from 2014 to 2021.

## Item 3- Disciplinary Information

No information is applicable to this Item.

## Item 4- Other Business Activities

René is a managing member of RJ Financial Partners, LLC (RJFP). RJFP is a pass-through entity established to receive and distribute income earned from AMM, and to pay associated taxes and expenses. RJFP does not conduct any business or participate in other business activities of any kind.

## Item 5- Additional Compensation

No information is applicable to this Item.

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## Item 6 - Supervision

American Money Management's oversight is handled by Gabriel Wisdom (Managing Director) and Michael Moore (Managing Director, Chief Investment Officer & Chief Compliance Officer). They supervise Mr. de Charon. The two officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

### Disclosures:

No information is applicable to this Item.

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\* To earn the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification, the candidate must meet education, examination, experience, and ethics requirements, and pay an ongoing certification fee. A bachelor's degree (or higher), or its equivalent in any discipline, from an accredited college or university is required. Students are required to complete course training in nine core financial topic areas, sit for the CFP Board Certification Examination, acquire three years full-time or equivalent (2,000 per year) part-time work experience in the financial planning field and undergo an extensive background check – including an ethics, character, and criminal check. To maintain the CFP® certification, certificate holders must complete a minimum number of hours of continuing education coursework.

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**Item 1- Cover Page**

**Jeanni Harrison, CFP**  
**American Money Management, LLC**

14249 Rancho Santa Fe Farms Road  
Rancho Santa Fe, CA 92067  
(888) 999-1395

March 25, 2022

**This Brochure Supplement provides information about Jeanni Harrison that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Jeanni Harrison is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2- Educational Background and Business Experience**

Jeanni Harrison, CFP®, born in 1948, holds a Bachelor of Science degree in Business Administration with distinction in Financial Services from San Diego State University. Jeanni earned the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification\* in 1999. Prior to joining American Money Management in 2021, Jeanni worked as a Financial Advisor and owner at Harrison – de Charon from 1999 to 2014. In 2014, Harrison – de Charon rebranded and incorporated into Wealth Quest Partners, Inc. where Jeanni also worked as a Financial Advisor and owner from 2014 to 2021.

Jeanni is a past president of the San Diego Chapter of the Financial Planning Association (FPA) and was a member of the Board of Directors for seven years.

**Item 3- Disciplinary Information**

No information is applicable to this Item.

**Item 4- Other Business Activities**

Jeanni is a managing member of RF Financial Partners, LLC (RJFP). RJFP is a pass-through entity established to receive and distribute income earned from AMM, and to pay associated taxes and expenses. RJFP does not conduct any business or participate in other business activities of any kind.

**Item 5- Additional Compensation**



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No information is applicable to this Item.

#### **Item 6 - Supervision**

American Money Management's oversight is handled by Gabriel Wisdom (Managing Director) and Michael Moore (Managing Director, Chief Investment Officer & Chief Compliance Officer). They supervise Mrs. Harrison. The two officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

#### **Disclosures:**

No information is applicable to this Item.

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\* To earn the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification, the candidate must meet education, examination, experience, and ethics requirements, and pay an ongoing certification fee. A bachelor's degree (or higher), or its equivalent in any discipline, from an accredited college or university is required. Students are required to complete course training in nine core financial topic areas, sit for the CFP Board Certification Examination, acquire three years full-time or equivalent (2,000 per year) part-time work experience in the financial planning field and undergo an extensive background check – including an ethics, character, and criminal check. To maintain the CFP® certification, certificate holders must complete a minimum number of hours of continuing education coursework.

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**Item 1- Cover Page**

**James E. Rhodes, CFA**

(760) 604-6310

**American Money Management, LLC**

14249 Rancho Santa Fe Farms Road

Rancho Santa Fe, CA 92067

(888) 999-1395

March 25, 2022

**This Brochure Supplement provides information about James E. Rhodes that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about James E. Rhodes is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2- Educational Background and Business Experience**

James Earnest Rhodes, born 1946, holds an MBA from the University of California at Berkeley and is a Chartered Financial Analyst. He founded Rhodes Investment Advisory in 1996, which merged with American Money Management in 2006. He was previously a Senior Vice President of a \$2.5 billion family of mutual funds. In 1991, Jim was recognized by the industry trade magazine *Investing* as one of the top 25 retirement fund officers in the country. He has published numerous articles on investments including, "Is Gold an Institutional Investment?", "To Hedge or Not to Hedge?" (currency risk), and "Setting Performance Goals in a Generally Efficient Market". He previously served on the Imperial County Retirement Board from 2006-2016.

**Item 3- Disciplinary Information**

No information is applicable to this Item.

**Item 4- Other Business Activities**

No information is applicable to this Item

**Item 5- Additional Compensation**

No information is applicable to this Item

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## **Item 6 - Supervision**

American Money Management's oversight is handled by Gabriel Wisdom (Managing Director), and Michael Moore (Chief Investment Officer, Chief Compliance Officer). They supervise Mr. Rhodes. The two officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

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## Item 1- Cover Page

**Robert Frazier**

(619) 507-3988

**American Money Management, LLC**

14249 Rancho Santa Fe Farms Road

Rancho Santa Fe, CA 92067

(888) 999-1395

March 25, 2022

**This Brochure Supplement provides information about Robert Frazier that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Robert Frazier is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2- Educational Background and Business Experience

Robert Frazier, born 1956, holds a Bachelor degree in Communications from the University of California, San Diego. After graduating from UCSD, Bob worked as a Financial Analyst with General Dynamics. He then went on to work with the San Diego County Credit Union Member Services as an Investment Adviser. Bob has dedicated his career to helping clients achieve their objectives of early retirement or financial independence. He served as President and Founder of his own Registered Investment Advisory firm from 1995 until it was acquired in 2004. Bob’s clients range from individual investors to private businesses. He has assisted attorneys and accountants in qualified retirement investments and estate planning.

## Item 3- Disciplinary Information

No information is applicable to this Item.

## Item 4- Other Business Activities

Bob is the owner of Frazier Consulting, LLC. Bob’s wife provides Cardiac consulting through this business. Bob spends a de minimis amount of time administering the business. The business of Frazier Consulting is separate from, and unrelated to the business of American Money Management.

## Item 5- Additional Compensation

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No information is applicable to this Item

**Item 6 - Supervision**

American Money Management's oversight is handled by Gabriel Wisdom (Managing Director), and Michael Moore (Chief Investment Officer, Chief Compliance Officer). They supervise Mr. Frazier. The two officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

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Item 1- Cover Page

Adele Canetti

(951) 247-5835

American Money Management, LLC

14249 Rancho Santa Fe Farms Road

Rancho Santa Fe, CA 92067

(888) 999-1395

March 25, 2022

This Brochure Supplement provides information about Adele Canetti that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.

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

Item 2- Educational Background and Business Experience

Adele Canetti, born 1958, holds a BA in History from the University of California, Los Angeles and an MBA from the Harvard Business School in Boston. Ms. Canetti joined American Money Management, LLC in 2008. She has been a successful business owner/operator and a Financial Adviser for Morgan Stanley and Merrill Lynch. She formerly served on the board of the Harvard Business School Alumni Club of Orange County.

Item 3- Disciplinary Information

No information is applicable to this Item.

Item 4- Other Business Activities

Adele is the owner of Bargain Book World, used bookstores. This business is separate from, and unrelated to, American Money Management.

Item 5- Additional Compensation

No information is applicable to this Item

Item 6 - Supervision

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American Money Management's oversight is handled by Gabriel Wisdom (Managing Director), and Michael Moore (Chief Investment Officer, Chief Compliance Officer). They supervise Ms. Canetti. The two officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

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## Item 1- Cover Page

Mike Green

(858) 551-3130

American Money Management, LLC

14249 Rancho Santa Fe Farms Road

Rancho Santa Fe, CA 92067

(888) 999-1395

March 25, 2022

This Brochure Supplement provides information about Mike Green that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.

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

## Item 2- Educational Background and Business Experience

Mike Green, born in 1964, holds a BA in Journalism from San Diego State University. He co-founded Benham and Green Capital Management, a Registered Investment Advisor, in 1999 and was a managing member of the firm before joining AMM in September 2013. Prior to co-founding Benham and Green, he was a registered representative of Paine Webber in La Jolla California from 1990 through June 1999.

## Item 3- Disciplinary Information

No information is applicable to this Item.

## Item 4- Other Business Activities

No information is applicable to this Item

## Item 5- Additional Compensation

No information is applicable to this Item



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## Item 6 - Supervision

American Money Management's oversight is handled by Gabriel Wisdom (managing director) and Michael Moore (Chief Investment Officer & Chief Compliance Officer). They supervise Mr. Green. The two officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

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## Item 1- Cover Page

Mark Jackson Myers

(760) 351-2300

220 W. Main St. Suite B

Brawley, CA 92227

American Money Management, LLC

14249 Rancho Santa Fe Farms Road

Rancho Santa Fe, CA 92067

(888) 999-1395

March 25, 2022

**This Brochure Supplement provides information about Mark Myers that supplements the American Money Management, LLC (“AMM”) Brochure. You should have received a copy of that Brochure. Please contact AMM if you did not receive AMM’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mark Myers is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2- Educational Background and Business Experience

Mark Jackson Myers, born in 1976, holds a Bachelor’s and Master’s degree in Business Administration from the University of La Verne. He is the owner of Myers Financial Services with offices in Brawley, California. Mark focuses on helping individuals and families achieve their financial goals by providing advice in the areas of retirement, investment and insurance planning. Prior to joining American Money Management, Mark was an Investment Advisor Representative with Horter Investment Management, LLC from 2011-2019. He began his career with Valic Financial Advisors in 2003.

## Item 3- Disciplinary Information

No information is applicable to this Item.

## Item 4- Other Business Activities

In addition to being an Investment Advisor Representative (“IAR”) of American Money Management, LLC, (AMM) Mark Jackson Myers is licensed as an independent insurance agent. Through his company, Myers Financial Services, Mark may make recommendations on insurance products and may also, as an independent

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insurance agent, sell those recommended insurance products to advisory clients of AMM. This business is separate from the business of AMM, and AMM does not participate in any way from insurance business generated by Myers Financial Services.

Also, American Money Management, LLC requires that Mark Jackson Myers disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with American Money Management, LLC.

#### **Item 5- Additional Compensation**

Aside from the sales commissions paid by insurance companies to Mark Jackson Myers (see “Other Business Activities”), Mark Jackson Myers does not receive any additional compensation from non AMM-clients for providing advisory services. All advisory compensation is paid by the clients directly.

#### **Item 6 - Supervision**

American Money Management's oversight is handled by Gabriel Wisdom (Managing Director) and Michael Moore (Managing Director, Chief Investment Officer & Chief Compliance Officer). They supervise Mr. Myers. The two officers provide supervision of the investment process and portfolio management of American Money Management, LLC. They may be contacted by calling (858) 755-0909.

#### **Disclosures:**

##### **Life & Annuity:**

American Money Management, LLC does not guarantee or endorse any annuity or life insurance product or their performance. Insurance and annuity products are not sold through American Money Management, LLC. Products are subject to the terms and conditions of the contractual language of the life and annuity companies.