



## **It's Not Just Money, Inc.**

**1271 Kelly Johnson Blvd. #240  
Colorado Springs, CO 80920**

**(719) 260-9800**

**www.itsnotjustmoney.com**

**January 1, 2014**

Form ADV, Part 2; our "Disclosure Brochure" or "Brochure" as required by the Investment Advisers Act of 1940 is a very important document between Clients and "Its Not Just Money, Inc.". This Brochure provides information about our qualifications and business practices.

***This brochure provides information about the qualifications and business practice of It's Not Just Money, Inc.. If you have any questions about the contents of this brochure, please contact us at (719) 260-9800 and / or [info@itsnotjustmoney.com](mailto:info@itsnotjustmoney.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.***

***Additional information about It's Not Just Money, Inc. and its owners, Linda Y. Leitz and Jane M. Young, also is available at the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (click on the link, select "investment adviser firm" and type in our firm name or our CRD number, which is 113372). Results will provide you both Part 1 and 2 of our Form ADV.***

We are a registered investment adviser with the states of Colorado, Massachusetts, Michigan, and Texas. Our registration as an Investment Adviser does not imply any level of skill or training. The oral and written communications we provide to you, including this Brochure, is information you use to evaluate us (and other advisers), which are factors in your decision to hire us or to continue to maintain a mutually beneficial relationship.

## **Item 2 – Material Changes**

Effective November 19, 2013, our address changed to 1271 Kelly Johnson Blvd, Suite 240, Colorado Springs, CO 80920.

## Item 3 -Table of Contents

Item 1 – Cover Page	
Item 2 – Material Changes .....	i
Item 3 -Table of Contents .....	ii
Item 4 – Advisory Business .....	1
Item 5 – Fees and Compensation .....	1
Item 6 – Performance-Based Fees and Side-By-Side Management .....	2
Item 7 – Types of Clients .....	2
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss .....	2
Item 9 – Disciplinary Information .....	3
Item 10 – Other Financial Industry Activities and Affiliations .....	3
Item 11 – Code of Ethics .....	4
Item 12 – Brokerage Practices .....	4
Item 13 – Review of Accounts.....	5
Item 14 – Client Referrals and Other Compensation.....	5
Item 15 – Custody .....	5
Item 16 – Investment Discretion .....	6
Item 17 – Voting <i>Client</i> Securities (i.e., Proxy Voting) .....	6
Item 18 – Financial Information.....	6
Item 19 – Requirements for State-Registered Advisers.....	6
Brochure Supplement(s)	

## **Item 4 – Advisory Business**

It's Not Just Money, Inc. provides financial planning to individuals and families, as well as a few non-profit organizations and company retirement plans. We consult on investments, long term financial goals such as retirement and education funding, tax planning, estate planning, cash flow and spending, insurance, and record keeping. We prepare personal tax returns for some clients. Most of our clients have a net worth (assets minus debts) between \$500,000 and \$5,000,000 and household income of \$100,000 to \$250,000. We have many clients who have been divorced or lost a spouse to death. We also have many clients who are busy professionals who want help with organizing their finances and making financial decisions. The majority of our clients fall within these descriptions, but we also have clients who do not fit these demographics. We implement investment recommendations for many of our clients on a nondiscretionary basis.

Consulting on the financial issues in divorce is provided through the firm's subsidiary, Divorce Solutions, Inc.

The firm is co-owned by Linda Y. Leitz, CFP, EA and Jane M. Young, CFP, EA who are the Investment Advisor Representatives and providers of financial advice. The owners are sometimes referred to simply as Jane and Linda in this document. Professional staff are Terri Schlabs, and various paraprofessionals and administrative staff, all of whom provide operational support and may answer questions and make recommendations on operational issues with account maintenance, but do not provide financial planning or investment advice.

## **Item 5 – Fees and Compensation**

Fees for financial planning are charged on a retainer basis and vary with each client. Fees reflect the complexity of the client situation and are therefore somewhat subjective in nature. We do not negotiate fees with clients, but a fee may be modified based on information a client brings to our attention which was not considered in the fee originally quoted to the client. Fees for annual services are billed quarterly in advance. Fees for projects of a limited scope which are completed in less than six months are generally billed half at the time of the initial engagement and half on delivery of the services. On very rare instances where the services to be provided are not fully defined, hourly consultations are provided. In those instances the hourly fee is \$300/hour. When It's Not Just Money, Inc. implements investment recommendations through TD Ameritrade, the client's account pays directly any transaction

fees. No commissions are received directly or indirectly by It's Not Just Money, Inc.. If a client implements recommendations through another financial institution, any transaction fees are paid by the client. Fees range from \$500 to \$25,000 per client annually and are paid by the client through cash, check, credit card, or through debiting their account at TD Ameritrade. If clients have elected to have their fees deducted directly from TD Ameritrade, an invoice indicating payment has been made from their account is sent to the client immediately following the fee deduction. We do not bill or receive Performance Fees.

Divorce Solutions, Inc. does not provide investment advice and charges on an hourly basis at a rate of \$200/hour. In some cases, Divorce Solutions, Inc. requires an initial retainer of \$1,000 to \$2,500 and bills fees against the retainer.

## **Item 6 – Performance-Based Fees**

The firm uses no form of Performance-Based Fees.

## **Item 7 – Types of Clients**

Most of our clients have a net worth (assets minus debts) between \$500,000 and \$5,000,000 and household income of \$100,000 to \$250,000. We have many clients who have been divorced or lost a spouse to death. We also have many clients who are busy professionals who want help with organizing their finances and making financial decisions. The majority of our clients fall within these descriptions, but we also have clients who do not fit these demographics.

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

The primary investments recommended are publically traded mutual funds, electronically traded funds (ETFs), certificates of deposit, money market funds, and cash equivalents. Jane and Linda use Morningstar, the Recommended Investment List from the Alliance of Cambridge Advisors, and information that is available through public means, financial industry periodicals, or purchased to analyze investment recommendations. Recommendations are based on functional asset allocation which includes clients' investments both in and out of retirement accounts, savings, home, other real estate, and other assets. Personal information about the

client and potential risk factors for the client are taken into account for investment recommendations when that information is available. In addition to the risk of losing money invested, the risks of inflation, running out of money, and a change in lifestyle due to inadequate funds are discussed with clients. It's Not Just Money, Inc.'s general philosophy is that an asset allocation that's appropriate for a client does not require frequent trading and that emotional responses to financial markets can often harm the performance of client investments. So we advise against these strategies.

## **Item 9 – Disciplinary Information**

It's Not Just Money Inc., Jane, and Linda have not been disciplined by any governing authority, including any regulatory agency, CFP Board of Standards, the Internal Revenue service, the Better Business Bureau, or any industry association of which we are members.

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

Linda and Jane are members of the Alliance of Cambridge Advisors (ACA). This organization is owned and operated by fee-only financial planners and provides methodology for financial planning services as well as a community of like-minded financial planners who share ideas and planning tools. It's Not Just Money, Inc. uses many of the methods developed by ACA and has contributed to the organization through committee involvement, presentation at conferences, and training of other advisors. Because of the similarities in philosophy with many ACA members, Jane and Linda refer clients that It's Not Just Money, Inc. isn't able to serve due to time constraints or special client needs to other ACA members. This is also true in regard to the National Association of Personal Financial Advisors (NAPFA). Jane and Linda are NAPFA members and have participated in study groups with NAPFA and Linda is currently serving on the National Board and several conference committees for this organization. Jane and Linda are also members of the Financial Planning Association (FPA). Both have served on the local FPA chapter board and Jane is a past president of the chapter.

Linda owns Bright Leitz Publishing, LLC, which self publishes her books and receives fees for freelance writing and speaking. Jane owns a single unit residential condo which is rented.

To the extent that anyone in the firm is aware of potential conflicts of interest, they are disclosed to clients and discussed. If the firm cannot serve two different clients without a conflict of interest or without providing appropriate service to each, one of the client relationships is terminated. This has very seldom been necessary.

## **Item 11 – Code of Ethics**

**It's Not Just Money, Inc. agrees to uphold this Canon of Ethics in dealing with clients; we will:**

- Put the interest of our clients first.
- Conscientiously schedule and complete all work contracted for. Client phone calls will be returned within two business days.
- Maintain education services available to clients, which may include seminars, newsletters, and informational updates.
- Maintain professional competence through continuing education.
- Act objectively in all matter with clients, maintain a fee-only commitment by not accepting commissions or referral fees.
- Not indulge in or participate in any activity involving fraud, backdating of instruments, or inaccurate tax reporting, etc.
- Develop new clients primarily through referrals from existing clients and personal contact.
- Pay any moneys agreed upon in a prompt and timely manner.
- File personal tax returns and maintain licenses and/or regulatory requirements as determined by state or federal regulatory authority.
- To fully disclose any incident or matter involving this Canon of Ethics

The firm's Canon of Ethics incorporates the Code of Ethics for The Alliance of Cambridge Advisors (ACA), the National Association of Personal Financial Advisors (NAPFA), the Financial Planning Association (FPA), and the CFP Standards of Conduct.

The firm and its planners perform trades for many clients, but have no personal interest in those trades. Trades for members of the firm are done through the financial institutions holding investments and are not done in a way that gives those trades preference over client trades.

## **Item 12 – Brokerage Practices**

Many It's Not Just Money, Inc. clients have accounts through the firm's agreement with the TD Ameritrade Institution division (TDA), and a few clients have accounts with Scottrade Advisor Services (SAS). Clients are not required to have accounts with TDA or SAS. Members of the firm perform trades in client accounts at TDA and SAS as well as assist clients with trades at other financial institutions if requested.

## **Item 13 – Review of Accounts**

The firm receives copies of client account statements and trade confirms through TDA and SAS. These are reviewed on a random basis, when an investment review is performed with a client, or if requested by a client. Statements at other firms are not reviewed by the firm unless provided by a client in preparation for an investment review. It is recommended that all clients have investment reviews annually.

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

The members of the firm greatly appreciate referrals from clients and many new clients come from this source. No referral fees are received or paid, although sometimes a gift of \$25 or less is given to a referral source. Compensation to the firm is wholly from fees paid by clients. Members of the firm occasionally receive meals from vendors.

The firm receives no fees from TD Ameritrade or referrals from them. There is no fee sharing offered or received for referrals given or received. A gift card or personal gift of value that does not exceed the amounts outlined by the Internal Revenue Code is sometimes given in thanks for referrals received.

## **Item 15 – Custody**

The firm does not have custody of assets held at TDA or SAS via discretionary trading. The firm's client agreements specify that trades are performed only with client approval. Additionally, client fees are deducted from client accounts with client approval. Upon request, members of the firm will access accounts not held at TDA or SAS to perform trades such as clients' 401(k) accounts or funds at financial institutions other than TDA or SAS.



## **Item 16 – Investment Discretion**

Trades are performed only with client approval. This is referred to as nondiscretionary trading and management.

## **Item 17 – Voting *Client* Securities (i.e., Proxy Voting)**

Advice is provided regarding proxy voting for investments owned upon request. Voting is not done directly through the firm. Clients are responsible for voting their own proxies.

## **Item 18 – Financial Information**

Clients are billed in advance on a quarterly basis. It's Not Just Money, Inc. has never been subject to a bankruptcy filing. It's Not Just Money, Inc. carries errors and omissions insurance through A.J. Wayne & Associates, Inc.

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

Jane and Linda are Investment Advisor Registrants in Colorado. Linda is also registered in Massachusetts, Michigan, and Texas.



**Item 1- Cover Page**

Jane M. Young, CFP, EA

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(719) 260-9800

January 1, 2014

**This Brochure Supplement provides information about Jane Young that supplements the It's Not Just Money, Inc. Brochure. You should have received a copy of that Brochure. Please contact Linda Y. Leitz at (719) 260-9800 x 6 if you did not receive the It's Not Just Money, Inc. Brochure or if you have any questions about the contents of this supplement.**

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



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

### **Jane M. Young, CFP, EA**

Born March 26, 1960

#### **EDUCATION:**

Certified Financial Planner Professional Education Program, College for Financial Planning, 1994

Master of Business Administration in Finance, University of Colorado, 1989

Bachelor of Science in Business Administration, University of Colorado, 1982

#### **EMPLOYMENT:**

It's Not Just Money, Inc. (formerly known as Pinnacle Financial Concepts, Inc.)  
Co-Owner · March 1999 to present

#### **PROFESSIONAL DESIGNATIONS:**

Certified Financial Planner 1997

Certified Divorce Financial Analyst 2000

Enrolled Agent with the Internal Revenue Service 2003

Series 7 Securities License 1996 – 2000

#### **PROFESSIONAL DESIGNATION DISCLOSURES:**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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

**It's Not Just Money, Inc.** is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

NO disclosure information is applicable to this Item.

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

Jane is involved in various community and industry organizations as a volunteer.

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

NONE

### **Item 6 - Supervision**

**It's Not Just Money, Inc.** has adopted, and periodically updates, a procedures manual. **It's Not Just Money, Inc.** has appointed a Chief Compliance Officer, Linda Y. Leitz, who reviews and monitors employee activity with respect to the rules and regulations. In addition, **It's Not Just Money, Inc.** has adopted a Cannon of Ethics that requires each employee to act in the best interest of client's at all times. Should you have questions related to these activities, please contact Terri Schlabs, Operations Director at (719) 260-9800 x3.

### **Item 7- Requirements for State-Registered Advisers**

**Jane Young** has not been involved in any arbitration claims or any civil, self-regulatory organization or administrative proceeding involving investment advisory business or activities. In addition, she is not currently, nor at any time in the past, been subject of a bankruptcy petition.



**Item 1- Cover Page**

Linda Y. Leitz, CFP, EA

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



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

### **Linda Y. Leitz, CFP, EA**

Born October 9, 1956

#### **EDUCATION:**

BBA in Business Administration from Principia College, 1979

MBA from Southern Methodist University, 1987

#### **EMPLOYMENT:**

It's Not Just Money, Inc. (formerly known as Pinnacle Financial Concepts, Inc.)  
Founder and Co-Owner · Jan 1995 to present

#### **PROFESSIONAL DESIGNATIONS:**

Certified Financial Planner 1997

Certified Divorce Financial Analyst 1996

Enrolled Agent with the Internal Revenue Service 2001

Series 7 Securities License 1993 through 2000, Series 24 Securities License 1997 through 2000

#### **PROFESSIONAL DESIGNATION DISCLOSURES:**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.



### Item 3- Disciplinary Information

**It's Not Just Money, Inc.** is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

NO disclosure information is applicable to this Item.

### Item 4- Other Business Activities

Linda is the owner of Bright Leitz Publishing, LLC through which she publishes books and writes on a freelance basis

She also is involved in community and industry organizations on a volunteer basis.

### Item 5- Additional Compensation

Compensation for the above referenced activities varies and is insubstantial relative to her primary business focus, which is It's Not Just Money, Inc.

### Item 6 - Supervision

**It's Not Just Money, Inc.** has adopted, and periodically updates, a procedures manual. **It's Not Just Money, Inc.** has appointed a Chief Compliance Officer, Linda Y. Leitz, who reviews and monitors employee activity with respect to the rules and regulations. In addition, **It's Not Just Money, Inc.** has adopted a Cannon of Ethics that requires each employee to act in the best interest of client's at all times. Should you have questions related to these activities, please contact Terri Schlabs, Operations Director at (719) 260-9800 x3.

### Item 7- Requirements for State-Registered Advisers

**Linda Y. Leitz, CFP, EA** has not been involved in any arbitration claims or any civil, self-regulatory organization or administrative proceeding involving investment advisory business or activities. In addition, she is not currently, nor at any time in the past, been subject of a bankruptcy petition.