

Part 2A of Form ADV: *Firm Brochure*



Money Consultants, Inc.

d.b.a. MONECO

2150 Post Road
Fairfield, CT 06824

Telephone: 1-800-MONECO-1
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03/31/2011

This brochure provides information about the qualifications and business practices of Money Consultants, Inc. d.b.a. MONECO. If you have any questions about the contents of this brochure, please contact us at 1-800-MONECO-1 or info@moneyconsultants.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.

Additional information about MONECO also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 112873.

Item 2 Material Changes

The SEC adopted "Amendments to Form ADV" in July, 2010. This Firm Brochure, dated 03/31/2011, is our new disclosure document prepared according to the SEC's new requirements and rules. As a state-registered investment adviser, our firm is required to comply with the new reporting and filing requirements. As you will see, this document is a narrative that is substantially different in form and content, and includes some new information that we were not previously required to disclose.

After our initial filing of this Brochure, this Item will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

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Item 4 Advisory Business

Money Consultants, Inc. is a state-registered investment adviser with its principal place of business located in Fairfield, Connecticut. MONECO began conducting business in 2003 and was founded by Sandra L. Neubert and Christopher J. Neubert.

MONECO offers the following advisory services to our clients:

- **FINANCIAL PLANNING**
- **CONSULTING SERVICES**

FINANCIAL PLANNING

We provide financial planning services. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service receive a written report which provides the client with a detailed financial plan designed to assist the client achieve his or her financial goals and objectives.

In general, the financial plan can address any or all of the following areas:

PERSONAL: We review family records, budgeting, personal liability, estate information and financial goals.

TAX & CASH FLOW: We analyze the client's income tax and spending and planning for past, current and future years; then illustrate the impact of various investments on the client's current income tax and future tax liability.

INVESTMENTS: We analyze investment alternatives and their effect on the client's portfolio.

INSURANCE: We review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.

RETIREMENT: We analyze current strategies and investment plans to help the client achieve his or her retirement goals.

DEATH & DISABILITY: We review the client's cash needs at death, income needs of surviving dependents, estate planning and disability income.

ESTATE: We assist the client in assessing and developing long-term strategies, including as appropriate, living trusts, wills, review estate tax, powers of attorney, asset protection plans, nursing homes, Medicaid and elder law.

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We

carefully review documents supplied by the client, including a questionnaire completed by the client, and prepare a written report. Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.

When reviewing investments as part of your financial plan we can provide advice on the following type securities: exchange-listed securities, securities traded over-the-counter, foreign issuers, warrants, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States governmental securities, options contracts on securities, futures contracts on tangibles, futures contracts on intangibles, interests in partnerships investing in real estate, Interests in partnerships investing in oil and gas interests, private placement securities, private equity investments, and hedge funds.

We also provide general non-securities advice on topics that may include tax and budgetary planning, estate planning and business planning.

Typically the financial plan is presented to the client within six months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided.

Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. All recommendations are of a generic nature.

CONSULTING SERVICES

Clients can also receive investment advice on a more focused basis. This may include advice on only an isolated area(s) of concern such as estate planning, retirement planning, or any other specific topic. We also provide specific consultation and administrative services regarding investment and financial concerns of the client.

Consulting recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. All recommendations are of a generic nature.

Item 5 Fees and Compensation

FINANCIAL PLANNING & CONSULTING FEES

MONECO's Financial Planning and Consulting fees are generally determined based on the clients net worth and annual income. Additional factors include the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client. Our general fee schedule is as follows:

<u>Gross Annual Income Up to</u>	Fee based on Net Worth (exclusive of residence)			
		<u>\$1M</u>	<u>\$1M-\$5M</u>	<u>\$5M-10M</u>
Under \$100K	Fee:	\$5,000	\$5,600	\$8,400
\$100K to \$249,999	Fee:	\$5,600	\$8,400	\$11,200
\$250K to \$499,999	Fee:	\$8,400	\$11,200	\$12,600
\$500K to \$1M	Fee:	\$11,200	\$12,600	\$15,400
\$1M +	Fee:	\$12,600	\$15,400	\$18,200

In addition to our general fee schedule, limited Financial Planning and Consulting Services are available on an hourly basis, ranging from \$75 to \$350 per hour. An estimate for the total hours is determined at the start of the advisory relationship.

All Fees are Tax Deductible. We request a retainer of half of the Financial Planning or Consulting Services Fee to be paid up front and the balance is due upon Financial Plan being delivered.

GENERAL INFORMATION

Termination of the Advisory Relationship. A financial planning agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. As disclosed above, a retainer of fees are paid in advance of services provided. If client cancels the relationship prior to plan being delivered, 100% of the monies will be refunded.

Advisory Fees in General. Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

Limited Prepayment of Fees. Under no circumstances do we require or solicit payment of fees in excess of \$500 more than six months in advance of services rendered.

ERISA Accounts: Our firm's advisory fees are not reduced by the amount of commissions, markups, or 12b-1 distribution fees received by our firm or our representatives, except where MONECO 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"). 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. To avoid engaging in prohibited transactions, MONECO may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees, or conversely, investment advice about products for which our firm and/or our related persons receive commissions or 12b-1 fees, however, only when such fees are used to offset MONECO's advisory fees.

ADDITIONAL COMPENSATION RECEIVED BY US

Members of our management and other employees of MONECO are registered securities representatives and advisor representatives of LPL Financial ("LPL") and insurance brokers with various insurance companies. In these capacities, these individuals may recommend securities, insurance, or other products, and receive normal securities and/or insurance transactions commissions if products are purchased through LPL or insurance companies with which these individuals are appointed. Thus, a conflict of interest may exist between the interests of these individuals and those of the advisory clients, because there may be an incentive for them to recommend investment and/or insurance products based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of these individuals or to effect any transactions through them if they decide to follow the recommendations. These individuals do not limit their recommendations to products or services offered by LPL and ensure that all recommendations are appropriate for a client's specific needs. Clients have the option to purchase investment and insurance products recommended through other brokers and insurance companies not affiliated with our firm. Please refer to Item 10 of this Brochure for a more detailed explanation of how our firm handles and mitigates these conflicts of interest.

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

MONECO does not charge performance-based fees.

Item 7 Types of Clients

MONECO provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- Pension and profit sharing plans (other than plan participants)
- Charitable organizations
- Corporations or other businesses not listed above

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

METHODS OF ANALYSIS

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

Fundamental Analysis. We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

Technical Analysis. We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially predict future price movement.

Technical analysis does not consider the underlying financial condition of a company. This presents a risk in that a poorly-managed or financially unsound company may underperform regardless of market movement.

Asset Allocation. Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

Risks for all forms of analysis. Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

INVESTMENT STRATEGIES

We use the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-term purchases. We purchase securities with the idea of holding them in the client's account for a year or longer. Typically we employ this strategy when:

- we believe the securities to be currently undervalued, and/or
- we want exposure to a particular asset class over time, regardless of the current projection for this class.

Short-term purchases. When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

Item 9 Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10 Other Financial Industry Activities and Affiliations

Other Advisory and Brokerage Affiliations

Management personnel and the associates of MONECO are separately licensed as registered representatives and/or advisory representatives of LPL Financial, member FINRA and SIPC, an unaffiliated broker-dealer and registered investment adviser. These individuals, in their separate capacity, can effect securities transactions and/or provide separate advisory services for which they will receive separate, yet customary compensation (i.e. commissions and/or fees).

The advisory services delivered by LPL Financial are distinct from those provided by our firm and are provided for separate compensation. LPL Financial's advisory services may be recommended to our clients for whom it is appropriate. There are no referral fee arrangements between our firm and LPL Financial.

While MONECO and these individuals endeavor at all times to put the interest of the clients first as part of our fiduciary duty, clients should be aware that a conflict of interest is created by this arrangement to the extent that this individual recommends that a MONECO client open a LPL Financial account through which this individual will receive additional compensation. No MONECO client is obligated to use LPL Financial or its services. Clients choosing to implement MONECO's recommendations through LPL Financial's advisory services should refer to LPL Financial's Firm Brochure or other disclosure document for details regarding that firm's services and fees.

As required, any affiliated investment advisers are specifically disclosed in Section 7.A. on Schedule D of Form ADV, Part 1. (Part 1 of our Form ADV can be accessed by following the directions provided on the Cover Page of this Firm Brochure.)

Insurance Affiliations

Management personnel of our firm, in their individual capacities, are agents for various insurance companies. As such, these individuals are able to receive separate, yet customary commission compensation resulting from implementing product transactions on behalf of advisory clients. Clients, however, are not under any obligation to engage these individuals when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client.

Clients should be aware that the receipt of additional compensation by MONECO and its management persons or employees creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations. MONECO endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser; we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest, including the potential for our firm and our employees to earn compensation from advisory clients in addition to our firm's advisory fees;
- we disclose to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies;
- we collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- our firm's management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;
- we require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm; and
- we educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

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

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees 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.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such employee(s) from benefiting from transactions placed on behalf of advisory accounts.

As these situations represent actual or potential conflicts of interest to our clients, we have established the following policies and procedures for implementing our firm's Code of Ethics, to ensure our firm complies

with its regulatory obligations and provides our clients and potential clients with full and fair disclosure of such conflicts of interest:

1. No principal or employee of our firm may put his or her own interest above the interest of an advisory client.
2. No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.
3. It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account. This prevents such employees from benefiting from transactions placed on behalf of advisory accounts.
4. Our firm requires prior approval for any IPO or private placement investments by related persons of the firm.
5. We maintain a list of all reportable securities holdings for our firm and anyone associated with this advisory practice that has access to advisory recommendations ("access person"). These holdings are reviewed on a regular basis by our firm's Chief Compliance Officer or his/her designee.
6. We have established procedures for the maintenance of all required books and records.
7. All clients are fully informed that related persons may receive separate commission compensation when effecting transactions during the implementation process.
8. Clients can decline to implement any advice rendered, except in situations where our firm is granted discretionary authority.
9. All of our principals and employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
10. We require delivery and acknowledgement of the Code of Ethics by each supervised person of our firm.
11. We have established policies requiring the reporting of Code of Ethics violations to our senior management.
12. Any individual who violates any of the above restrictions may be subject to termination.

As disclosed in the preceding section of this Brochure (Item 10), related persons of our firm are separately registered as securities representatives of a broker-dealer, investment adviser representatives of another registered investment adviser, and/or licensed as an insurance agent/broker of various insurance companies. Please refer to Item 10 for a detailed explanation of these relationships and important conflict of interest disclosures.

MONECO has not adopted a Code of Ethics.

Item 12 Brokerage Practices

We do not have any soft-dollar arrangements and do not receive any soft-dollar benefits.

Since our firm does not manage client accounts and does not implement securities transactions, we have no brokerage discretion and do not request or require that a client uses a particular broker to execute transactions.

For clients in need of brokerage or custodial services, we recommend the use of LPL Financial, if appropriate to client needs. As previously disclosed, the recommendation of this broker may create a conflict of interest because management and the advisor representatives of MONECO are separately licensed as a registered representative with the recommended firm. We recommend LPL Financial because we believe that LPL Financial prices, commissions, products, and services are competitive in the brokerage marketplace. However, a client is not under any obligation to effect trades through any recommended broker. All clients are free to select any broker dealer of his or her choice.

Item 13 Review of Accounts

FINANCIAL PLANNING SERVICES

REVIEWS: While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Financial Planning clients unless otherwise contracted for.

REPORTS: Financial Planning clients will receive a completed financial plan. Additional reports will not typically be provided unless otherwise contracted for.

CONSULTING SERVICES

REVIEWS: While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Consulting Services clients unless otherwise contracted for. Such reviews will be conducted by the client's account representative.

REPORTS: These client accounts will receive reports as contracted for at the inception of the advisory engagement.

Item 14 Client Referrals and Other Compensation

It is MONECO's policy not to engage solicitors or to pay related or non-related persons for referring potential clients to our firm.

It is MONECO's policy not to accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

Item 15 Custody

Our firm does not have actual or constructive custody of client accounts.

Item 16 Investment Discretion

As previously disclosed in Item 4 of this brochure, our firm does not provide discretionary asset management services.

Item 17 Voting Client Securities

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We may provide clients with consulting assistance regarding proxy issues if they contact us with questions at our principal place of business.

Item 18 Financial Information

Under no circumstances do we require or solicit payment of fees in excess of \$500 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

As an advisory firm we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations. MONECO has no additional financial circumstances to report.

MONECO has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19 Requirements for State-Registered Advisers

The following individuals are the principal executive officers and management persons of MONECO:

Information regarding the formal education and business background for each of these individuals is provided in their respective Brochure Supplements.

Please refer to Item 10, "Other Financial Industry Activities and Affiliations", for information regarding other business activities of the firm and its management personnel.

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted.

Our firm and our management personnel have no reportable disciplinary events to disclose.

As previously disclosed in "Other Financial Industry Activities and Affiliations" (Item 10), neither MONECO nor our management personnel have a relationship or arrangement with any issuer of securities.

Part 2B of Form ADV: *Brochure Supplement*

Christopher Jon Neubert
2150 Post Road, 2nd Floor
Fairfield, CT 06824



Money Consultants, Inc.

d.b.a. MONECO

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Email: info@moneyconsultants.com

03/31/2011

This brochure supplement provides information about Christopher Jon Neubert that supplements the MONECO brochure. You should have received a copy of that brochure. Please contact info if you did not receive MONECO's brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Jon Neubert is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational, Background and Business Experience

Full Legal Name: Christopher Jon Neubert **Born:** 1948

Education

Juris Doctor, New York Law School

Graduate of Notre Dame

Business Experience

President, Money Consultants, Inc., Southport, CT, RIA Financial Planning 7/1998-Present

LPL Financial, San Diego, CA, Registered Representative, 1/1994- Present

Mony Securities Corp, NY, NY, 7/1991-12/1993

Mutual of New York Life Insurance, Darien, CT. 6/1991-6/1993

Commonwealth Equity Service, Newton MA, 6/1985, 5/1990

Designations

CFP® Certified Financial Planner –

Certified Financial Planner® (CFP®)

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

Item 3 Disciplinary Information

Christopher Jon Neubert has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

Christopher Jon Neubert is also engaged in the following investment-related activities:

Registered representative of a broker-dealer

As previously disclosed, Christopher Jon Neubert is also an investment adviser representative of LPL Financial, Inc. ("LPL"), a registered investment adviser unaffiliated with MONECO through common ownership or control. In this capacity, Christopher Jon Neubert may recommend securities, advisory, or other products, and receive normal securities transactions commissions if products are purchased through LPL. As this affiliation with LPL may present potential conflicts of interest, creating an incentive for Christopher Jon Neubert to recommend investment products based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of Christopher Jon Neubert or to effect any transactions through him if they decide to follow his financial planning or consulting recommendations. Christopher Jon Neubert does not limit

his financial planning or consulting recommendations to products offered by LPL, with all advice provided being of a generic nature. Clients have the option to purchase investment products recommended by Christopher Jon Neubert through other brokers not affiliated with our firm.

There are no referral arrangements between MONECO and LPL. No MONECO client is obligated to use the advisory services of MONECO, as no LPL advisory client is obligated to use the advisory services of MONECO.

MONECO has established written policies and procedures for insider trading that prohibit Christopher Jon Neubert, and any other member, officer or employee of MONECO, from buying, selling or recommending the securities of companies bought, sold or recommended by MONECO where the decision is substantially derived, in whole or in part, by reason of access to the recommendations of MONECO to its clients.

Insurance company or agency

Christopher Jon Neubert is also an insurance agent for various insurance companies. Advisory recommendations of MONECO will typically include, as appropriate, specific recommendations for insurance products offered by these companies. If an appropriate product is not offered by these companies, other such companies offering the products will be recommended. As such, Christopher Jon Neubert will be able to receive separate, yet customary commission compensation resulting from implementing insurance product transactions on behalf of advisory clients.

Clients are under no obligation to act upon any insurance product recommendations of Christopher Jon Neubert or to effect any transactions through him if they decide to follow his financial planning or consulting recommendations.

B. Non Investment-Related Activities

Christopher Jon Neubert is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

Christopher Jon Neubert does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Christopher Jon Neubert, President is responsible for all internal supervision monitoring of investment advice offered to clients. He can be reached at (203) 319-3550. Christopher Jon Neubert reviews all employees' personal security transactions on a regular basis. He oversees all material investment policy changes and conduct periodic testing to ensure that client objectives and mandates are being met.

Item 7 Requirements for State-Registered Advisers

Christopher Jon Neubert has no reportable disciplinary history and has not been the subject of a bankruptcy petition.

Part 2B of Form ADV: *Brochure Supplement*

David J Lincoln
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Money Consultants, Inc.

d.b.a. MONECO

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This brochure supplement provides information about David J Lincoln that supplements the MONECO brochure. You should have received a copy of that brochure. Please contact info if you did not receive MONECO's brochure or if you have any questions about the contents of this supplement.

Additional information about David J Lincoln is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational, Background and Business Experience

Full Legal Name: David J Lincoln **Born:** 1952

Education

Fairfield Prep, Fairfield CT 4 years, Graduated 1970

Boston College, Boston, MA 4 years, Graduated 1974, BA Psychology

The American College, PA, 3 years, Graduated 2005, MSFS

Business Experience

Money Consultants, Inc., Southport, CT/RIA Financial Planning 11/06-Current

Lincoln & Rocco Fin Planners, Fairfield, CT/Financial Planning, (CFP, VP) 9/87-11/06

LPL Financial, San Diego CA/Broker Dealer (Registered Rep) 9/87-Current

Designations/Licenses

Registered Representative with LPL Financial, AG, NASD, GS.

Licensed as Life, Health and Variable Insurance Agent.

States of Registration include: CO, CT, FL, MA, ME NC, NJ, NY, PA, VA.

Item 3 Disciplinary Information

David J Lincoln has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

David J Lincoln is also engaged in the following investment-related activities:

Registered representative of a broker-dealer

As previously disclosed, David J Lincoln is also an investment adviser representative of LPL Financial, Inc. ("LPL"), a registered investment adviser unaffiliated with MONECO through common ownership or control. In this capacity, David J Lincoln may recommend securities, advisory, or other products, and receive normal securities transactions commissions if products are purchased through LPL. As this affiliation with LPL may present potential conflicts of interest, creating an incentive for David J Lincoln to recommend investment products based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of David J Lincoln or to effect any transactions through him if they decide to follow his financial planning or consulting recommendations. David J Lincoln does not limit his financial planning or consulting recommendations to products offered by LPL, with all advice provided being of a generic nature. Clients have the option to purchase investment products recommended by David J Lincoln through other brokers not affiliated with our firm.

There are no referral arrangements between MONECO and LPL. No MONECO client is obligated to use the advisory services of MONECO, as no LPL advisory client is obligated to use the advisory services of MONECO.

MONECO has established written policies and procedures for insider trading that prohibit David J Lincoln, and any other member, officer or employee of MONECO, from buying, selling or recommending the securities of companies bought, sold or recommended by MONECO where the decision is substantially derived, in whole or in part, by reason of access to the recommendations of MONECO to its clients.

Insurance company or agency

David J Lincoln is also an insurance agent for various insurance companies. Advisory recommendations of MONECO will typically include, as appropriate, specific recommendations for insurance products offered by these companies. If an appropriate product is not offered by these companies, other such companies offering the products will be recommended. As such, David J Lincoln will be able to receive separate, yet customary commission compensation resulting from implementing insurance product transactions on behalf of advisory clients.

Clients are under no obligation to act upon any insurance product recommendations of David J Lincoln or to effect any transactions through him if they decide to follow his financial planning or consulting recommendations.

B. Non Investment-Related Activities

David J Lincoln is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

David J Lincoln does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Christopher Neubert, President is responsible for all internal supervision monitoring of investment advice offered to clients. He can be reached at (203) 319-3550. Christopher Neubert, reviews all employees personal security transactions on a regular basis. He oversees all material investment policy changes and conduct periodic testing to ensure that client objectives and mandates are being met.

Item 7 Requirements for State-Registered Advisers

David J Lincoln has no additional reportable disciplinary history and has not been the subject of a bankruptcy petition.

Part 2B of Form ADV: *Brochure Supplement*

John Maxwell Rosenau
2150 Post Road, 2nd Floor
Fairfield, CT 06824

MONECO
Financial Planning for Your Life™



Money Consultants, Inc.

d.b.a. MONECO

Telephone: 1-800-MONECO-1
Email: info@moneyconsultants.com

03/31/2011

This brochure supplement provides information about John Maxwell Rosenau that supplements the MONECO brochure. You should have received a copy of that brochure. Please contact info if you did not receive MONECO's brochure or if you have any questions about the contents of this supplement.

Additional information about John Maxwell Rosenau is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational, Background and Business Experience

Full Legal Name: John Maxwell Rosenau **Born:** 1960

Education

University North Carolina at Greensboro 1983 BA

Business Experience

Money Consultants, Inc., Southport, CT, RIA Financial Planning 1/1994-Present

LPL Financial, San Diego, CA, Registered Representative, 1/1994- Present

Designations/Licenses

Registered Representative with LPL Financial,

Licensed Life, Health, LTC, Variable Insurance Agent.

IAR with Money Consultants, Inc., (Lic 06,07,31,63,AP)

Item 3 Disciplinary Information

John Maxwell Rosenau has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

John Maxwell Rosenau is also engaged in the following investment-related activities:

Registered representative of a broker-dealer

As previously disclosed, John Maxwell Rosenau is also an investment adviser representative of LPL Financial, Inc. ("LPL"), a registered investment adviser unaffiliated with MONECO through common ownership or control. In this capacity, John Maxwell Rosenau may recommend securities, advisory, or other products, and receive normal securities transactions commissions if products are purchased through LPL. As this affiliation with LPL may present potential conflicts of interest, creating an incentive for John Maxwell Rosenau to recommend investment products based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of John Maxwell Rosenau or to effect any transactions through him if they decide to follow his financial planning or consulting recommendations. John Maxwell Rosenau does not limit his financial planning or consulting recommendations to products offered by LPL, with all advice provided being of a generic nature. Clients have the option to purchase investment products recommended by John Maxwell Rosenau through other brokers not affiliated with our firm.

There are no referral arrangements between MONECO and LPL. No MONECO client is obligated to use the advisory services of MONECO, as no LPL advisory client is obligated to use the advisory services of MONECO.

MONECO has established written policies and procedures for insider trading that prohibit John Maxwell Rosenau, and any other member, officer or employee of MONECO, from buying, selling or recommending the securities of companies bought, sold or recommended by MONECO where the decision is substantially derived, in whole or in part, by reason of access to the recommendations of MONECO to its clients.

Insurance company or agency

John Maxwell Rosenau is also an insurance agent for various insurance companies. Advisory recommendations of MONECO will typically include, as appropriate, specific recommendations for insurance products offered by these companies. If an appropriate product is not offered by these companies, other such companies offering the products will be recommended. As such, John Maxwell Rosenau will be able to receive separate, yet customary commission compensation resulting from implementing insurance product transactions on behalf of advisory clients.

Clients are under no obligation to act upon any insurance product recommendations of John Maxwell Rosenau or to effect any transactions through him if they decide to follow his financial planning or consulting recommendations.

B. Non Investment-Related Activities

John Maxwell Rosenau is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

John Maxwell Rosenau does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Christopher Neubert, President is responsible for all internal supervision monitoring of investment advice offered to clients. He can be reached at (203) 319-3550. Christopher Neubert reviews all employees' personal security transactions on a regular basis. He oversees all material investment policy changes and conduct periodic testing to ensure that client objectives and mandates are being met.

Item 7 Requirements for State-Registered Advisers

John Maxwell Rosenau has no reportable disciplinary history and has not been the subject of a bankruptcy petition.

Part 2B of Form ADV: *Brochure Supplement*

David Reed Ameden
2150 Post Road, 2nd Floor
Fairfield, CT 06824



Money Consultants, Inc.

d.b.a. MONECO

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03/31/2011

This brochure supplement provides information about David Reed Ameden that supplements the MONECO brochure. You should have received a copy of that brochure. Please contact info if you did not receive MONECO's brochure or if you have any questions about the contents of this supplement.

Additional information about David Reed Ameden is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational, Background and Business Experience

Full Legal Name: David Reed Ameden **Born:** 1953

Education

Central Connecticut State College BS

Business Experience

MONECO, 3/2003-Present, IAR, Southport, CT

LPL Financial 04/1996-Present, Registered Representative, San Diego, CA

Designations/Licenses

Registered Representative with LPL Financial

IAR With Money Consultants, Inc., (07,31,63,65,AP)

Item 3 Disciplinary Information

David Reed Ameden has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. David Reed Ameden is also engaged in the following investment-related activities:

Registered representative of a broker-dealer

As previously disclosed, David Reed Ameden is also an investment adviser representative of LPL Financial, Inc. ("LPL"), a registered investment adviser unaffiliated with MONECO through common ownership or control. There are no referral arrangements between MONECO and LPL. No MONECO client is obligated to use the advisory services of MONECO, as no LPL advisory client is obligated to use the advisory services of MONECO.

As this affiliation with LPL may present potential conflicts of interest, MONECO has established written policies and procedures for insider trading that prohibit David Reed Ameden, and any other member, officer or employee of MONECO, from buying, selling or recommending the securities of companies bought, sold or recommended by MONECO where the decision is substantially derived, in whole or in part, by reason of access to the recommendations of MONECO to its clients.

Insurance company or agency

David Reed Ameden is also an insurance agent for various insurance companies. Advisory recommendations of MONECO will typically include, as appropriate, specific recommendations for insurance products offered by these companies. If an appropriate product is not offered by these companies, other such companies offering the products will be recommended. As such, David Reed Ameden will be able to receive separate, yet customary commission compensation resulting from implementing insurance product transactions on behalf of advisory clients.

2. David Reed Ameden receives commissions, bonuses or other compensation on the sale of securities or other investment products.

David Reed Ameden recommend products based on the client's need, rather than on compensation received.

B. Non Investment-Related Activities

David Reed Ameden is part of LPL Financial's Retirement Plan Consulting program. Qualified Retirement Plan Consulting with specific emphasis on consulting with Corporate Management of various companies concerning their fiduciary responsibility to their employees. A fee based business where no products or commission is generated for consulting and fees are paid directly to LPL Financial.

Item 5 Additional Compensation

David Reed Ameden does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Christopher Neubert, President is responsible for all internal supervision monitoring of investment advice offered to clients. He can be reached at (203) 319-3550. [SUPERVISOR NAME], reviews all employees personal security transactions on a regular basis. He oversees all material investment policy changes and conduct periodic testing to ensure that client objectives and mandates are being met.

Item 7 Requirements for State-Registered Advisers

David Reed Ameden has no reportable disciplinary history and has not been the subject of a bankruptcy petition.

Part 2B of Form ADV: *Brochure Supplement*

Sandra Lee Neubert
2150 Post Road, 2nd Floor
Fairfield, CT 06824



Money Consultants, Inc.

d.b.a. MONECO

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03/31/2011

This brochure supplement provides information about Sandra Lee Neubert that supplements the MONECO brochure. You should have received a copy of that brochure. Please contact info if you did not receive MONECO's brochure or if you have any questions about the contents of this supplement.

Additional information about Sandra Lee Neubert is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational, Background and Business Experience

Full Legal Name: Sandra Lee Neubert **Born:** 1957

Education

Ithaca College BS

Business Experience

Money Consultants, Inc., Southport, CT, RIA Financial Planning 7/1998-Present

LPL Financial, San Diego, CA, Registered Representative, 1/1994- Present

Designations/Licenses

Registered Representative with LPL Financial

Licensed Life, Health, LTC, Variable Insurance Agent.

IAR with Money Consultants, Inc. (06,26,63)

Item 3 Disciplinary Information

Sandra Lee Neubert has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Sandra Lee Neubert is also engaged in the following investment-related activities:

Registered representative of a broker-dealer

As previously disclosed, Sandra Lee Neubert is also an investment adviser representative of LPL Financial, Inc. ("LPL"), a registered investment adviser unaffiliated with MONECO through common ownership or control. In this capacity, Sandra Lee Neubert may recommend securities, advisory, or other products, and receive normal securities transactions commissions if products are purchased through LPL. As this affiliation with LPL may present potential conflicts of interest, creating an incentive for Sandra Lee Neubert to recommend investment products based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of Sandra Lee Neubert or to effect any transactions through him if they decide to follow her financial planning or consulting recommendations. Sandra Lee Neubert does not limit her financial planning or consulting recommendations to products offered by LPL, with all advice provided being of a generic nature. Clients have the option to purchase investment products recommended by Sandra Lee Neubert through other brokers not affiliated with our firm.

There are no referral arrangements between MONECO and LPL. No MONECO client is obligated to use the advisory services of MONECO, as no LPL advisory client is obligated to use the advisory services of MONECO.

MONECO has established written policies and procedures for insider trading that prohibit Sandra Lee Neubert, and any other member, officer or employee of MONECO, from buying, selling or recommending the securities of companies bought, sold or recommended by MONECO where the

decision is substantially derived, in whole or in part, by reason of access to the recommendations of MONECO to its clients.

Insurance company or agency

Sandra Lee Neubert is also an insurance agent for various insurance companies. Advisory recommendations of MONECO will typically include, as appropriate, specific recommendations for insurance products offered by these companies. If an appropriate product is not offered by these companies, other such companies offering the products will be recommended. As such, Sandra Lee Neubert will be able to receive separate, yet customary commission compensation resulting from implementing insurance product transactions on behalf of advisory clients.

Clients are under no obligation to act upon any insurance product recommendations of Sandra Lee Neubert or to effect any transactions through him if they decide to follow her financial planning or consulting recommendations.

B. Non Investment-Related Activities

Sandra Lee Neubert is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

Item 5 Additional Compensation

Sandra Lee Neubert does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Christopher Neubert, President is responsible for all internal supervision monitoring of investment advice offered to clients. He can be reached at (203) 319-3550. Christopher Neubert, reviews all employees personal security transactions on a regular basis. He oversees all material investment policy changes and conduct periodic testing to ensure that client objectives and mandates are being met.

Item 7 Requirements for State-Registered Advisers

Sandra Lee Neubert has no reportable disciplinary history and has not been the subject of a bankruptcy petition.