

MICHELLE MOSES

**FIRM SUPPLEMENTAL BROCHURE
(ADV PART 2B)**

FEBRUARY 4, 2016



***Me Financial, PLLC
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This Brochure Supplement provides information about Michelle Moses that supplements the Me Financial, PLLC's Brochure. You should have received a copy of that Brochure. Please contact Ms. Moses at (480) 442-5816 if you did not receive Me Financial, PLLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michelle Moses 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. The CRD number for the Ms. Moses is 4836249.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michelle Moses

Born: 1976

Education:

Miami University – B.A. in International Studies – 1998

Certified Financial Planner[™] – *CFP*[®] – 2007

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold

Business Background: one of the following: CPA; ChFC; Chartered Life Underwriter (CLU); CFA; Ph.D. in business or economics; Doctor of Business Administration; or Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

Business:

Me Financial, PLLC– 12/2005 – Present

- Owner
- Investment Adviser Representative

The O.N. Equity Sales Company

- Registered Representative – 8/2004 – 4/2009
- Investment Adviser Representative – 9/2005-4/2009

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are 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 information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Investment Related Other Business Activities: Ms. Moses is an independent insurance agent. Ms. Moses may recommend these services to clients. This other business activity pays Ms. Moses commissions that are separate from the fees described the Firm Brochure. This is a conflict of

interest because the commissions give Ms. Moses a financial incentive to recommend and sell clients the insurance products. However, Ms. Moses attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him.

Non-Investment Related Other Business Activities: Ms. Moses is the owner of HiBeautiful.net, an e-commerce store that sells skin care and general beauty products. Ms. Moses spends approximately 5% of her work week on this business.

ITEM 5 – ADDITIONAL COMPENSATION

Ms. Moses does not receive any additional compensation.

ITEM 6 – SUPERVISION

Ms. Moses is the sole principal and Chief Compliance Officer of the Adviser. As a result, she has no internal supervision placed over her, but she is bound by the Adviser's Code of Ethics.

ITEM 7 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings History

Ms. Moses has not been the subject of any arbitration claim. Ms. Moses has not been the subject of any civil, self-regulatory or administrative proceeding.

B. Bankruptcy History

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