



Item 1: Cover Page

Retire Ready, Incorporated

20200 Governors Drive, Suite 325

Olympia Fields, IL 60461

Form ADV Part 2A – Firm Brochure

(708) 522-6688

Dated February 13, 2023

This Brochure provides information about the qualifications and business practices of Retire Ready, Incorporated. If you have any questions about the contents of this Brochure, please contact Renee Collins at (708) 522-6688. 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.

Retire Ready, Incorporated is registered as an Investment Adviser with the State of Illinois. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Retire Ready, Incorporated is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 314635.

Item 2: Material Changes

Since becoming approved on July 28, 2021, the following changes have been made:

Address change to 20200 Governors Drive, Suite 325, Olympia Fields, IL 60461

Item 4: Advisory Business: Updates have been made to the firm's services. See Item 4 for further information.

Item 5: Fees and Compensation: Updates have been made to the firm's fees. See Item 5 for further information.

Item 10: Affiliations: Added affiliations

Item 12: Brokerage Practices – Added Shareholders Service Group

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by securities regulators. Either this complete Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Retire Ready, Incorporated.

Item 3: Table of Contents

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Item 4: Advisory Business

Description of Advisory Firm

Retire Ready, Incorporated (RRI) is a financial planning firm catering to individuals and families. The firm is registered as an investment adviser with the state of Illinois. The firm was founded in October 2016 and became an investment adviser July 28, 2021. Renee Collins is the principal owner, Chief Compliance Officer, as well as 100% shareholder of Retire Ready, Incorporated.

As of December 31, 2022 we have \$0.00 assets under management on a discretionary basis and \$0.00 on a non-discretionary basis.

We hold ourselves to a *fiduciary standard* which means our firm will act in the utmost good faith and perform in a manner believed to be in the best interest of our clients. As fiduciaries, we are obligated to put *you-our client-first*.

Description of Advisory Services Offered

Our firm provides a broad range of financial planning to individuals and families. Our primary focus is to provide financial planning services, which includes cash flow and budgeting, retirement planning, investment planning, debt repayment, risk management, tax planning and estate planning. RRI will also work with clients going through divorce to prepare detailed budgets, analyze the short and long term implications of various settlement options and produce financial statements needed to achieve an equitable divorce settlement.

During or prior to your first meeting with our firm, you will be provided with a current Form ADV Part 2 advisory brochure that includes a statement regarding our privacy policy. We will also ensure that we disclose any material conflicts of interest that could be reasonably expected to impair the rendering of unbiased and objective advice.

Should you wish to engage with Retire Ready, Incorporated for its advisory services, we must first enter into a written agreement (our client services agreement). Thereafter, discussion and analysis will be conducted to determine your financial needs, goals, holdings, etc. It is important that the information and/or financial statements you provide are accurate. Our firm may, but is not obligated to, verify the information you have provided, which will then be used in the financial planning and investment advisory process.

Depending on the scope of the engagement, you may be asked to provide copies of the following documents early in the process:

- Wills, codicils and trusts
- Divorce decree
- Insurance policies
- Mortgage Information

- Financial data that may include tax returns, W-2's or 1099s, job offer letter, and/or pay stubs
- Information on retirement plans and benefits provided by your employer
- Statements reflecting current investments in retirement and non-retirement accounts
- Employment or other business agreements you may have in place
- Credit reports
- Credit card balances and interest rates
- Student loan documents
- Auto, home loans, HELOC's and other liabilities
- Completed risk profile questionnaires or other forms provided by our firm

In addition, it is necessary that you provide us with an adequate level of information and supporting documentation throughout the term of the engagement, including, but not limited to; source of funds, income levels, and an account holder or their legal agent's authority to act on their behalf of the account, among other information. This helps us determine the appropriateness of our planning and/or investment strategies for your situation.

Financial Planning Services

Our firm offers several ways to work with a financial planner to help you reach your financial goals. Our 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. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they affect and are affected by the entire financial and life situation of the client. In general, the financial plan will address any or all areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

Cash Flow and Debt Management (2-3 hours)

A review of your income and expenses will be conducted to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used, or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. Recommendations may also be made with respect to appropriate cash reserves for emergencies and other financial goals, and a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

Risk Management (2-3 hours)

A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature disability, death, property, and casualty losses. Advice may be provided on ways to

minimize such risks and how to weigh the costs of purchasing insurance vs. retaining the risks and not purchasing insurance.

Employee Benefits (2-3 hours)

We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible in your employee benefit programs. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

Retirement Planning (5-10 hours)

Retirement planning services typically include projections depicting the likelihood of achieving your financial goals, with financial independence usually the primary objective. For situations where projections show less than the desired results, a recommendation may include showing you the impact on those projections by making changes in certain variables (i.e., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or currently retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or paying high taxes and penalties.

Tax Planning Strategies (3-4 hours)

Advice may include ways to minimize current and future income taxes as part of your overall financial planning picture. For example, we may make recommendations on which type of account (s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Education Planning (2-3 hours)

College, Post-Graduate, or Certification funding advice may include projecting the amount that will be needed along with saving and/or borrowing strategies, evaluating sources of funds, and the “pros-and-cons” of various funding options.

Estate Planning (3-4 hours)

Review and advice usually involve an analysis of your exposure to estate taxes and your current estate plan; determining whether you have a will, financial and health care powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing

appropriate estate planning strategies such as the use of applicable trusts.

We recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire someone for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

Investment Planning (3-4 hours)

Investment advisory services may involve providing information on the types of investment vehicles available, employee stock options, investment analysis and strategies, asset selection and portfolio design. The strategies and types of investments we may recommend are further discussed in item 8 of this brochure.

Periodic Review (2-3 hours)

We strongly urge our clients to notify us of any change in their circumstances, and to schedule a review any time there is such a change. An annual review should be considered even if there is not a substantial change, because tax laws, estate laws and investment vehicles are always changing. Additional information may be found in Item 13 of this brochure.

Investment Advisory (3-4 hours)

You may engage our firm to implement investment strategies that we have recommended to you. Depending on your risk profile, goals and needs, among other considerations, your portfolio will involve the employment of one or more of our investment strategies as well as either a broad range or more narrowly focused choice of investment vehicles as described in further detail in Item 8 of this brochure.

Where appropriate, we will prepare investment guidelines reflecting your investment objectives, time horizon, tolerance for risk, as well as any account constraints you may have for the portfolio. These guidelines will be designed to be specific enough to provide future guidance while allowing flexibility to work with changing market conditions. You will be responsible for reviewing and providing final approval of the document.

Our firm provides investment advisory (defined in Item 16) services which typically include:

- Risk tolerance assessment
- Investment strategy
- Asset allocation
- Asset selection

- Regular monitoring
- Periodic rebalancing

Broad-Based v. Modular Financial Planning

A broad-based plan is an endeavor that requires detail; therefore, certain variables can affect the cost involved in the development of the plan: the quality of your own records, complexity and number of current investments, diversity of insurance products and employee benefits you currently hold, size of the potential estate, and special needs of the client or their dependents, among others.

While certain broad-based plans may require 10 or more hours to complete, complex plans may require more than 20 hours. Alternatively, you may concentrate on reviewing only a specific area (modular planning), such as college funding, a portfolio allocation, divorce planning issue, or evaluating the sufficiency of your retirement plan. Note that when these services focus only on certain areas of your interest or need, your overall situation or needs may not be fully addressed due to limitations you may have established. In all instances involving our financial planning and investment planning services, our clients retain full discretion over all implementation decisions and are free to accept or reject any recommendation we make.

Whether we have created a broad-based or modular plan, we will present you with a summary of our recommendations, guide you in the implementation of some or all of them per your decision, as well as offer you periodic reviews thereafter.

Business Builder Program

Our Business Builder Program is an 8 week personalized financial coaching program for business owners. In the program we assist business owners with projecting revenues and expenses over a period of time.

In the coaching program we also work with business owners to establish business goals that can include increasing profitability, reducing costs, managing cash flows and other financial targets that support the growth of the business. A well-defined set of financial goals provides direction and motivation for the business and helps to prioritize the allocation of resources.

Educational Workshops

We offer periodic financial educational sessions for those desiring general advice on personal finance and investing. Topics may include issues related to financial planning, college funding, estate planning, retirement strategies, the financial implications of marriage or divorce, or various other economic and investment topics. Our workshops, are educational in nature and do not involve the sale of investment products. Information presented will not be based on any one person's need nor do we provide individualized investment advice to attendee during our general sessions.

Wrap Fee Program

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Methods of Compensation and Fee Schedule

This is pursuant to Section 130.846 of the Rules in Illinois, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. Clients will not pay more than \$500 six or more months in advance. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

To initiate an engagement, we require a deposit of one half the estimated fee, the remaining fee is due upon delivery of the plan or investment advice.

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

Modular-based programs

Financial Jumpstart: The financial jumpstart program is ideal for someone who may not need a comprehensive financial plan, but have one or two pressing financial questions or want a second opinion from a financial planner. Common questions include:

- What steps should I take to get out of debt?
- How much should I save for college?
- How can I maximize my cashflow?

You can expect the following:

- 45-60 minute initial discovery meeting either in person or via video conference
- 45-60 minute plan delivery meeting to review plan recommendations
- Customized recommendations and an action plan within 1 week of the discovery meeting
- Access to a financial planner via email for 60 days.

Time Commitment: 2-4 hours. Cost: \$750-\$1,050

Financial Foundation: This program provides a comprehensive financial plan tailored to the specific individual needs and level of complexity. Factors such as the size of family (ie, single individual versus couple); the number of investments and types of investments; business ownership, etc. all play a role in determining the clients' fee.

This program is a good option for someone who wants to establish a solid financial foundation to build wealth, but may not have a need for an ongoing relationship with a financial planner. This program will assist with the following:

- Evaluating spending, budgeting and net worth
- Building an emergency fund
- Reviewing insurance plans
- Managing secured and unsecured debt
- Tax return review and planning
- Insurance and protection planning analysis and review
- Investment analysis
- Determine retirement number

You can expect the following:

- 45-60 minute initial discovery meeting either in person or via video conference
- 45-60 minute plan delivery meeting to review plan recommendations
- A plan that includes a cash flow and net worth statement.
- Retirement planning report
- Insurance and protection planning review and analysis
- Customized debt management program
- Investment portfolio review (including employer plan)
- Specific actionable steps to establish a solid financial foundation.
- Access to a financial planner via email or for 60 days.

Time Commitment: 8-10 hours. Cost: \$2,500 - \$4,500

Single individual: \$2,500

Couple: \$3,000 - \$4,500

Broad-based comprehensive plan

Retire Ready: This program takes a comprehensive holistic approach to financial planning, it is similar to the financial foundation program with the exception that it provides ongoing financial planning services to the client. It is perfect for professionals and business owners seeking a long-term relationship with a financial planner and desire financial coaching to develop a healthier relationship with their money. These clients are typically 10-15 years away from retirement and want assurance they are on track to retire with their desired lifestyle.

Clients will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, tax analysis, employee benefit, retirement planning, insurance, investments, education planning and estate planning. Once the client's information is reviewed, their plan will be created. The findings, analysis and potential changes to the clients' current situation will be reviewed with them.

You can expect the following:

Client Service:

- 45–60 minute initial discovery meeting either in person or via video conference
- 45–60 minute plan delivery meeting to review plan recommendations
- Four up-date meetings throughout the year
- A plan that includes a cash flow and net worth statement

- Basic goal development and monitoring
- Retirement planning, including social security review
- Tax return review and planning
- Investment portfolio review (including employer plan)
- Insurance and protection planning analysis and review
- Access to a financial planner via email or phone throughout the year

Written Reports:

- 10–15 page financial plan with action steps
- Review of financial goals with recommendations
- Progress updates to facilitate implementation
- Annual asset allocation report with recommendations
- Access to retirement planning software via client portal
- Credit evaluation report
- Customized debt management program

We offer our full comprehensive financial planning package on a fixed fee basis plus an on-going annual fee (pro-rated & billed monthly) based on the client's income & complexity of the engagement.

We believe financial planning should be accessible to professionals, regardless of their investable assets, therefore we have adopted an income-sensitive pricing and monthly billing to provide financial planning services.

The fee for our comprehensive planning package consists of an upfront \$2,000 - \$4,500 per plan and an on-going annual fee (pro-rated & billed in advance monthly) ranging from \$225 to \$350 per month. The upfront fee is based on the time and expertise required to gather client data/goals, research as needed and build a plan for the client.

The annual fee is based on an estimated 15-20 hours annually to assist in executing, monitoring, and updating your plan. Due to the level of work conducted at the beginning of this service, an initial 12-month commitment is required.

Once the service enters its 13th month, a client can terminate with 30 days' notice if on-going support is no longer needed. Clients who wish to terminate within the initial 12-month period will be billed on an ala carte basis for the services rendered. Client fees will be reviewed annually by the firm and adjusted up or down based on client's income and needs. Should any material changes happen to a client's income, our firm will review and address requests for changes or a temporary suspension of the client's on-going monthly fees.

Comprehensive Financial Planning Program Fees

Gross Income	Financial Plan Fee	Annual Retainer
Up to \$100,000	\$2,500 - \$4,500	\$2,700 or (\$225/month)
Up to \$150,000	\$2,500 - \$4,500	\$3,000 or (\$250/month)
Up to \$200,000	\$2,500 - \$4,500	\$3,300 or (\$275/month)
Up to \$250,000	\$2,500 - \$4,500	\$3,600 or (\$300/month)
Up to \$300,000	\$2,500 - \$4,500	\$3,900 or (\$325/month)
Up to \$400,000	\$2,500 - \$4,500	\$4,200 or (\$350/month)

Hourly Fees

On a limited basis we may be engaged for our financial planning on an hourly fee basis. This is typically for those clients requiring a narrowly focused plan or incidental advice or abbreviated review session. The hourly rate is \$250; billed in 6-minute increments, and a partial increment (e.g., 5 minutes) is treated as a whole increment. Note that prior to entering into an agreement with our firm you will receive an estimate of the overall cost based on your requirements and the time involved.

Business Builder Program:

Our Business Builder Program is an 8 week personalized financial coaching program for business owners. In the program we assist business owners with projecting revenues and expenses over a period of time.

You can expect the following:

Client Service:

- Collaborate with business owners to establish business goals that can include increasing profitability, reducing costs, managing cash flows and other financial targets that support the growth of the business.
- Creation of a well-defined set of financial goals provides direction and motivation for the business and helps to prioritize the allocation of resources.

We charge a fixed fee for our Business Builder Program. Fixed fee rates range from \$2,000 to \$3,500. The fee range is dependent upon variables including the specific needs of the Client, complexity, estimated time, research, and resources required to provide services to you, among other factors we deem relevant. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract.

Retire Ready collects a portion of the fee to be collected in advance with the remainder due upon completion of the services, at the end of the 8 week program. Retire Ready will not bill an amount above \$500 more than 6 months or more in advance of rendering the services.

This service is not an ongoing engagement, thus upon receipt of the final fees and end of the 8 week course, the Advisory Contract will automatically be terminated. Clients may terminate at any time provided written notice. If fees are paid in advance, a prorated refund will be given, if applicable, upon termination of the Advisory Contract for any unearned fee.

Investment Management

The standard advisory fee is based on the market value of the account and is calculated as follows:

Asset-Based Fees

Account Value	Annual Advisory Fee
\$0 - \$100,000	\$1,000
\$100,001 - \$1,000,000	1.00%
\$1,000,001 - \$4,000,000	0.80%
\$4,000,001 and Above	0.60%

The annual fees are negotiable in certain cases and are paid in advance each quarter, based on the quarter-end account value(s). No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

You can expect the following:

- Two meetings annually to review investment performance
- Portfolio allocation recommendations
- Quarterly progress reports
- Asset allocation analysis
- Access to a financial planner via phone and email

Fee Payment

Fees for our Financial Planning Services are paid by electronic funds transfer (EFT) or check. We use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure

portal in order to make payments.

For Investment Management services, we deduct our advisory fee from one or more account(s) held at an unaffiliated third-party custodian, as directed by the Client. Please refer to Item 15 of this Brochure regarding our policy on direct fee deduction. Clients may also pay by electronic funds transfer (EFT) or check. We use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal in order to make payments.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as 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 fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

Our firm's advisory fees will not be based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as performance-based fees in order to avoid conflicts of interests that could result by favoring accounts where management fees have the potential to be substantially higher.

Item 7: Types of Clients

We provide advisory services to individuals and families of all income levels and investing experience. We do not have a minimum account size requirement.

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

Methods of Analysis and Investment Strategies

Investment Strategies

Each client's needs and goals vary; subsequently portfolio strategies and underlying investment vehicles may vary. Generally, our investment advice is based on Modern Portfolio Theory and the belief that proper diversification and risk management will provide and investor client with a stable and consistent return over time. The practice of Modern Portfolio Theory does not employ market timing or stock selection methods of investing but rather a long term buy-and-hold strategy with periodic rebalancing of the account to maintain desired risk levels.

When we are engaged to provide investment advice, we will first gather and consider several factors, including your:

- current financial situation
- current and long-term needs
- investment goals and objectives
- level of investment knowledge
- tolerance or appetite for risk
- reasonable investment restrictions involving your account(s)

Our research is drawn from sources that include financial periodicals, reports from economists and other industry professionals, annual reports as well as prospectuses and other regulatory filings. We also evaluate economic factors including interest rates, the current state of the economy, or the future growth of an industry sector.

When clients have us complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, our primary investment strategy is passive investment.

We typically recommend portfolios that contain investment vehicles considered diversified, tax-efficient, and low-cost whenever practical. It would be common to find a broad range of index funds, no-load and/or transaction fee mutual funds, and ETFs within a portfolio that we have designed. We may also recommend an investor retain pre-existing holdings when appropriate.

We make asset allocation and investment policy decisions based on the above-mentioned factors among others. We will discuss with you how, in our best judgment, to meet your objectives while at the same time seeking a prudent level of risk exposure.

Investment Strategy and Method of Analysis Material Risks

Our firm believes its strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, there is no guarantee that an investment objective or planning goal will be achieved. Each client must be able to bear the risk of loss that is associated with their account, which may

include the loss of some or their entire principal invested. We have offered examples of such risk in the following paragraphs, and we believe it is important that our clients review and consider each of them risk prior to investing.

Company Risk

When investing in securities, such as stocks, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. This is also referred to as unsystematic risk and can be reduced or mitigated through diversification.

Cyclical Analysis

An economic cycle may not be as predictable as preferred; many fluctuations may occur between long term expansions and contractions. The length of an economic cycle may be difficult to predict with accuracy and therefore the risk of cyclical analyses is the difficulty in predicting economic trends. Consequently, the changing value of securities is affected.

Failure to Implement

Each financial planning client is free to accept or reject any or all of the recommendations made by our firm. While no advisory firm can guarantee future performance, no plan can succeed if it is not implemented.

Clients who choose not to take the steps recommended in their financial plan may face an increased risk that their stated goals and objectives will not be achieved.

Financial Risk

Excessive borrowing to finance a business operation increases profitability risk because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Fundamental Analysis

The challenge involving fundamental analysis is that information obtained may be incorrect; the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value.

Inflation Risk

When any type of inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.

Market Risk

When the stock market as a whole or an industry as a whole falls, it can cause the prices of individual stocks to fall indiscriminately. This is also called systemic or systematic risk.

Passive Investing

A portfolio that employs a passive, efficient markets approach has the potential risk at

times to generate lower-than-expected returns for the broader allocation than might be the case for a more narrowly focused asset class, and the return on each type of asset may be a deviation from the average return for the asset class. We believe this variance from the expected return is generally low under normal market conditions when a portfolio is made up of diverse, low or non-correlated assets.

Political Risk

The risk of financial or market loss because of political decisions or disruptions in a particular country or region, and may also be known as "geopolitical risk."

Research Data

When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, a firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. Therefore, while our firm makes every effort to determine the accuracy of the information received, we cannot predict the outcome of events or actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice on or investment management of an account.

Technical Analysis

The risk of investing based on technical analysis is that it may not consistently predict a future price movement; the current price of a security may reflect all known information. This may occur due to analyst bias or misinterpretation, a sector analysis error, late recognition of a trend, etc.

Security-Specific Material Risks

Equity (Stock) Risk

Common stocks are susceptible to general stock market fluctuations and to volatile increases or decreases in value as market confidence in and perceptions of their issuers change. If an investor held common stock or common stock equivalents of any given issuer, they may be exposed to greater risk than if they held preferred stocks and debt obligations of the issuer.

ETF/ETN and Mutual Fund Risks

The risk of owning ETFs/ETNs and mutual funds reflect their underlying securities (e.g., stocks, bonds, securities futures, etc.). These forms of securities typically carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. We do not recommend the use of leveraged or inverse ETFs due to their heightened inherent risk.

Fixed Income Risks

Various forms of fixed income instruments, such as bonds, money market or bond funds may be affected by various forms of risk, including:

Credit Risk

The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as “default risk.” Credit risk may also occur when an issuer’s ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF/ETN share values that hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (i.e., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.

Duration Risk

Duration is a measure of a bond’s volatility, expressed in years to be repaid by its internal cash flow (interest payments). Bonds with longer durations carry more risk and have higher price volatility than bonds with shorter durations.

Interest Rate Risk

The risk that the value of the fixed income holding will decrease because of an increase in interest rates.

Liquidity Risk

The inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (i.e., bonds), there are risks which may occur such as when an issue trading in any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

Reinvestment Risk

With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.

Index Investing

Investment vehicles such as certain ETFs and indexed funds have the potential to be adversely affected by “tracking error risk” or “active risk,” which might be defined as a deviation from a stated benchmark. Since the core portfolio attempts to closely replicate a stated benchmark, the source of the tracking error or deviation may come from a satellite portfolio or position, or from a “sample” or “optimized” index fund or ETF that may not as closely align the stated benchmark.

QDI Ratios

While many ETFs/ETNs and index mutual funds are known for their potential tax-efficiency and higher “qualified dividend income” (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may be part of an ETF/ETN or mutual fund portfolio), may be considered “non-qualified” under certain tax code provisions. A holding’s QDI will be considered when tax-efficiency is an important aspect of the client’s portfolio.

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 our firm or the integrity of our management. We have no information applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

Affiliations

Retire Ready, Incorporated has a custodial and brokerage relationship with Altruist Financial LLC and its current clearing firm, Apex Clearing Corporation (each unaffiliated SEC-registered broker dealers and FINRA/SIPC members), including by virtue of no commissions on orders executed through them, fully digital account opening process, the variety of available investments, and integration with software tools that can benefit Retire Ready Inc. and its clients.

Retire Ready Inc participates in the Model Marketplace of Altruist Financial LLC, an SEC-registered investment adviser and affiliate of Altruist Financial LLC. Retire Ready Inc. may subscribe client accounts to model portfolios available through Altruist Financial LLC's Model Marketplace, including Altruist Financial LLC-generated portfolios and Third-Party Portfolios, for use by Retire Ready Inc. to assist it in managing or advising Retire Ready Inc.'s client accounts. Altruist Financial LLC's Model Marketplace fees are automatically deducted from Retire Ready Inc.'s house account or passed through to and debited from clients' accounts, according to the instruction of Retire Ready Inc. Altruist LLC and its affiliates do not act as investment advisers or fiduciaries to Retire Ready Inc. clients. Retire Ready Inc. is responsible for suitability of all investment decisions and transactions for client accounts subscribed to Model Marketplace model portfolios.

Retire Ready, Incorporated recommends but does not require that discretionary investment management accounts utilize the custodial and brokerage services of Altruist Financial LLC.

Altruist provides custodial and brokerage services including online services for account administrative and operational support. Online services include electronic trading, account forms and applications, trading authorization, accounting and reporting, and other relevant administration and support services.

Altruist Financial LLC is located at 1621 Abbot Kinney Blvd, Floor 2, Venice, CA 90291. Apex Clearing, 350 N St. Paul Street, Suite 1300, Dallas, TX 75201 performs custody and clearing services on behalf of Altruist Financial LLC.

For more information on Altruist Financial LLC, please refer to Item 12 below, Brokerage Practices

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

Code of Ethics Description

We have adopted a Code of Ethics that establishes policies for ethical conduct for our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. We periodically review and amend our Code of Ethics to ensure that they remain current, and we require firm personnel to annual attest to their understanding of and adherence to the firm's Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

Statement involving our Privacy Policy

We respect the privacy of all clients and prospective clients (collectively termed "customers" per federal guidelines), both past and present. It is recognized that clients have entrusted our firm with non-public personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information.

The firm collects personal information about customers from the following sources:

- Information provided to us complete their plan or investment recommendation;
- Information provided via engagement agreements and other documents completed in connection with the opening and maintenance of an account;
- Information customers provide verbally; and
- Information received from service providers, such as custodians, about client transactions.

The firm does not disclose non-public personal information about our customers to anyone, except in the following circumstances:

- When required to provide services our clients have requested;
- When our clients have specifically authorized us to do so;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination).

Within the firm, access to customer information is restricted to personnel that need to know that information. All access persons and service providers understand that everything handled in firm offices is confidential and they are instructed not to discuss customer information with someone else that may request information about an account unless they are specifically authorized in writing by the customer to do so. This includes, for example, providing information about a spouse's IRA account or to adult children about parents' accounts, etc.

To ensure security and confidentiality, the firm maintains physical, electronic, and procedural safeguards to protect the privacy of customer information.

The firm will provide the client with its privacy policy on an annual basis per federal law and at any time, in advance, if firm privacy policies are expected to change.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither the firm nor an associate is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a “related person” (e.g., associate, an immediate family member, etc.) has a material financial interest, such as in the capacity as a board member, underwriter or advisor to an issuer of securities, etc.

An associate is prohibited from borrowing from or lending to a client unless the client is an approved financial institution.

Each associate will describe how they are to be compensated for their role, the conflict of interest that or another role or service to be provided may involve (such as the potential for dual compensation and whether there is an incentive on their part to do so). The firm remains focused on ensuring that its offerings are based upon the needs of its clients, not resultant compensation received for such services. We want to also note that you are under no obligation to act on a recommendation from our firm and, if you elect to do so, you are under no obligation to complete them through our firm or a service provider whom we may recommend.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Retire Ready, Incorporated does not maintain custody of your assets we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw advisory fees from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank.

Specific custodian recommendations are made to clients based on their need for such services. We recommend custodians based on the reputation and services provided by the firm. If and when the adviser would refer clients to dealers the adviser will only refer clients to dealers registered in states where the clients reside.

Our preferred custodians are Altruist Financial LLC and Shareholders Service Group, which were chosen based on their relatively low transaction fees, quality of operations and access to a wide range of mutual funds, ETFs and markets. We do not negotiate commission rates to be paid for a client's securities transactions. We do not charge a premium or commission on transactions, beyond the actual cost imposed by the Custodian. If a client wishes, and subject to technology and operational constraints, we may consider advising on accounts held with a custodian of their choice.

For the selection of custodians and/or Broker/Dealers, our general guiding principle is to obtain the best overall execution for each client in each trade, which is a combination of price and execution. With respect to execution, we consider a few judgmental factors, including, without limitation, the actual handling of the order, the ability of the broker to settle the trade promptly and accurately, the financial standing of the broker, the ability of the broker to position stock to facilitate execution, our experience with similar trades and other factors that may be unique to a particular order.

We are independently owned and operated and are not affiliated with Altruist Financial LLC or Shareholders Service Group. Broker does not supervise the advisor, its agents, or activities, or its regulatory compliance.

Best Execution

For the selection of custodians and/or Broker/Dealers, our general guiding principle is to obtain the best overall execution for each client in each trade, which is a combination of price and execution. With respect to execution, we consider a number of judgmental factors, including, without limitation, the actual handling of the order, the ability of the broker to settle the trade promptly and accurately, the financial standing of the broker, the ability of the broker to position stock to facilitate execution, our past experience with similar trades and other factors that may be unique to a particular order.

Research and Other Soft-Dollar Benefits

We do not receive benefits from broker/dealers that are often referred to in the industry as soft dollar benefits. When the firm uses client brokerage commissions to obtain these benefits, it is receiving an added benefit in that it does not need to produce or pay for the benefits that it receives. This leads an Adviser to have an incentive to select or recommend a broker-dealer based on our interest in receiving those benefits, rather than on our client's receiving most favorable execution. We currently do not receive soft dollar benefits.

Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

We do not allow clients to direct us to use a specific broker-dealer to execute transactions. Clients must use our recommended custodian (broker/dealer). Not all investment advisers require their clients to direct brokerage. By requiring clients to use our specific custodian, we may be unable to achieve most favorable execution of client transaction and that this may cost clients' money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Altrust Financial LLC

Retire Ready offers investment advisory services through the custodial platform offered by Altrust Financial LLC and its current clearing firm, Apex Clearing Corporation (each unaffiliated SEC-registered broker dealers and FINRA/SIPC members), including by virtue of no commissions on orders executed through them, fully digital account opening process, the variety of available investments, and integration with software tools that can benefit Retire Ready and its clients.

Shareholder Services Group

Retire Ready may receive benefits from Shareholder Services Group (“SSG”) for research services to include reports, software, and institutional trading support. The receipt of additional benefits may give us an incentive to recommend that you maintain your account with SSG based on our interest in receiving SSG’s services rather than your interest in receiving the best value and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that our selection of SSG as custodian and broker is in the best interests of our clients. Our belief is primarily supported by the scope and quality of services SSG provides to our clients and not services that benefit only us. Additionally, these benefits are offered to all investment advisers that use SSG for brokerage and execution services and not just our firm. To mitigate the existence of this conflict, on a periodic basis, we conduct a review of the full range and quality of SSG’s services, including execution quality, commission rate, the value of research provided, financial strength and responsiveness to our requests for trade data and other information.

Retire Ready understands its duty for best execution and considers all factors in recommending SSG to Clients. These research services may be useful in servicing all clients, and may not be used in connection with any particular account that may have paid compensation to the firm providing such services. While Retire Ready may not always obtain the lowest commission rate, Retire Ready believes the rate is reasonable in relation to the value of the brokerage and research services provided.

Item 13: Review of Accounts

Client accounts will be reviewed regularly on a quarterly basis by Renee Collins. During the regular review the account's performance is compared against like-managed

accounts to identify any unacceptable performance deviation. Additionally, reasonable client imposed restrictions will be reviewed to confirm that they are being enforced. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Item 14: Client Referrals and Other Compensation

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. Item

Item 15: Custody

Retire Ready does not hold, directly or indirectly, Client funds or securities, or have any authority to obtain possession of them. All Client assets are held at a qualified custodian.

If Retire Ready deducts its advisory fee from Client's account(s), the following safeguards will be applied:

- i. The Client will provide written authorization to Retire Ready, permitting us to be paid directly from Client's accounts held by the custodian.
- ii. The custodian will send at least quarterly statements to the Client showing all disbursements from the accounts, including the amount of the advisory fee.

We urge you to carefully review custodial statements and compare them to the account invoices or reports that we may provide to you and notify us of any discrepancies. Clients are responsible for verifying the accuracy of these fees as listed on the custodian's brokerage statement as the custodian does not assume this responsibility. Our invoices or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where we provide ongoing money management or investment advice with ongoing supervision, we maintain limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney which will grant our firm

discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

We do not vote Client proxies. However, money managers we select may vote proxies for Clients. Therefore, except in the event a money manager votes proxies, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. Therefore (except for proxies that may be voted by a money manager), the Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets.

If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding. Furthermore, under no circumstance will we earn fees in excess of \$500 more than six months in advance of services rendered.

Item 19: Requirements for State-Registered Advisers

Principal Executives and Management Persons – Please see Item 4 of this brochure and the cover page (Item of the accompanying Form ADV Part 2B that immediately follows this firm brochure.

Retire Ready, Incorporated currently has one management person and one executive officer; Renee Collins. Her education and business background can be found on the Supplemental ADV Part 2B form.

Other Business Activities

Ms. Collins provides tax compliance services. Renee spends approximately 15 hours a

week dedicated to these services.

Performance Based Fees

Performance based fees, and conflicts associated with them, are described in Item 6 of this Brochure.

Material Disciplinary Disclosures

Renee Collins has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Neither Retire Ready, Incorporated nor its management persons, has any relationship or arrangement with issuers of securities.



Retire Ready, Incorporated
20200 Governors Drive, Suite 325
Olympia Fields, IL 60461

Form ADV Part 2B – Brochure Supplement
For
Renee Collins, CFP®, CPA
Dated February 13, 2023

This brochure supplement provides information about the above individuals that supplements the Retire Ready, Incorporated brochure. A copy of that brochure precedes this supplement. Please contact Renee Collins (708) 522.6688 if the Retire Ready, Incorporated brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Renee Collins is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 4386162.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Renee Collins

Year of Birth: 1967

Educational Background

- 2009 – Master of Science, Taxation, Northern Illinois University, Dekalb
- 1996 – Masters of Science, Accounting, DePaul University, Chicago
- 1992 – Bachelor's of Business, Finance, Western Illinois University, Macomb

Business Experience

- 2016 – Present, Retire Ready, Incorporated, Financial Planner
- 2010 – Present, RKC Tax & Financial Services, Inc., Tax Accountant
- 2020 – 2021, Department of the Treasury, Tax Accountant
- 2019 – 2020, FGMK, Tax Accountant
- 2015 – 2016, SagePoint Financial Services, Financial Advisor
- 2012 – 2015, HD Vest Investment Services, Financial Advisor

Professional Designations, Licensing & Exams

- CFP (Certified Financial Planner)®: CFP certificants must have a minimum of three years' workplace experience in financial planning and develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study approved by CFP Board. They must pass a comprehensive two-day, 10-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. As a final step to certification, CFP practitioners agree to abide by a strict code of professional conduct.
- CPA (Certified Public Accountant): CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct

which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

- 2012 – Series 7 Exam: Regulatory exam for registered representatives administered by FINRA.
- 2012 – Series 63 Exam: – Uniform Securities Agent State Law Exam
- 2006 – Series 66 Exam – Uniform Combined State Law Exam

DISCIPLINARY INFORMATION

I have no material disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Ms. Collins provides tax compliance services to her clients. She spends approximately 15 hours weekly on these services.