

## Introduction

Our firm, Retirement Planning Solutions, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Relationships and Services

### What investment services and advice can you provide me?

**Services:** We offer investment advisory services to retail investors. These services include wealth management which is a combination of financial planning and investment management. We may also offer investment management **and** financial planning as a stand-alone service. Our services can be offered as a wrap fee program where we combine securities transaction fees and other fees and expenses with our investment advisory services.

We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.

**Accounts, Investments, and Monitoring:** We provide services to individual, joint, retirement, trust and estate accounts. We primarily use mutual funds, exchange-traded funds, stocks, bonds, options, independent managers, real estate investment trusts and alternative investments in constructing portfolios. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually, or more frequently, depending on your needs.

**Investment Authority:** We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.

**Account Minimums & Other Requirements:** We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

**Additional Information:** For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

## Fees, Costs, Conflicts, and Standard of Conduct

### What fees will I pay?

**Asset-Based Fees:** Our asset-based fees for investment management range from 1.00% to 2.00% annually. This fee is not inclusive of the platform fee which ranges from 0.08% to 0.11%. This fee is collected on a monthly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will ultimately pay more in advisory fees. Asset-based fees will include most securities transaction fees and fees to a broker-dealer or bank that has custody of your assets.

**Hourly Fees:** We offer financial planning services either on an hourly basis or a fixed engagement fee. Hourly fees range up to \$300 an hour, based on the complexity of services. An estimate for total hours will be provided to the Client prior to engaging for these services.

**Fixed Fees:** Fixed fees for financial planning services range from \$500 to \$10,000. In addition, we may also be engaged for ongoing planning support payable through a monthly fee. Annual fees are charged a fixed fee ranging from \$1,200 to \$4,800, which is collected monthly. An estimate for total costs will be provided to the Client prior to engaging for these services. As a part of the Advisor's investment management service, the Advisor will also charge a monthly technology of up to \$100.

**Other Fees & Costs:** In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds

and applicable securities transaction fees. If you are in our wrap fee program, applicable transaction costs, custodial costs, administrative fees, and other fees and expenses will be included in our advisory fees.

**Additional Information: You will pay fees and costs whether you make or lose money on your investments.** Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

### What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

*When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.*

**Broker Dealer** Some of our financial professionals are registered representatives of Silver Oak Securities, Incorporated (“Silver Oak”), a registered broker-dealer or Purshe Kaplan Sterling Investments (“PKS”), a registered broker-dealer. In addition to our services, your financial professional will offer you brokerage services through their separate capacity as a registered representative and will earn commission-based compensation for transactions implemented through Silver Oak or PKS. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you implement securities transactions through Silver Oak or PKS. You are encouraged to learn more about Silver Oak or PKS by reviewing their Client Relationship Summary.

**Wrap Fee Program** We sponsor a wrap fee program which means that we bundle securities transaction fees with our investment advisory services for a single investment advisory fee. In other words, we absorb any securities transaction fees in your accounts. We are therefore financially incentivized to limit the number of trades placed in your accounts or to utilize securities that have no transaction fee.

**Additional Information:** For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *How might your conflicts of interest affect me, and how will you address them?*

### How do your financial professionals make money?

Our financial professionals are compensated based on an agreed-upon annual salary. Additionally, they receive compensation based on the revenue generated from the accounts they service directly. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

## Disciplinary History

### Do you or your financial professionals have legal or disciplinary history?

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

## Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#) or by visiting [www.retirementplanningsolutions.com](http://www.retirementplanningsolutions.com). You can request up to date information and a copy of our Client Relationship Summary by contacting us at 502-499-5668.

**Conversation Starters:** *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

## Exhibit

### Material Changes

No material changes from last Client Relationship Summary – April 28, 2023