

Retirement Researcher, LLC (“RR”, “we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

We primarily provide online courses and workshops designed to educate retail investors on general investment strategies, financial planning strategies, and related topics. RR also offers a subscription-based Membership Academy which is a platform that provides subscribers with access to numerous educational, informational, and cooperative activities and services. We also provide limited investment and non-investment consulting services, as well as investment adviser referral services, to individuals, high net worth individuals, trusts, and estates (our “retail investors”).

Our online content covers a broad range of topics, including investment portfolio construction, retirement income distribution planning, and financial planning strategies. The content is general and educational in nature, and not tailored to the retail investor’s individual financial situation or investment objectives. Limited consulting services may also be provided, to the extent requested by the client, and can include guidance on asset allocation strategies and alternatives to achieve such strategies. When a retail investor engages us to provide limited consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. We also do not implement any recommendations resulting from our consulting service. Limited consulting engagements are completed upon the communication of our recommendations to the retail investor.

We do not provide investment supervisory or management and/or insurance analysis services. However, for clients who desire such services, we can provide referrals to certain affiliated and unaffiliated registered investment advisers. We act in the capacity as solicitor when recommending other investment advisers, and we will deliver to each referred client a separate solicitor disclosure statement describing the nature of the relationship between us and the third-party, as well as the compensation arrangement for our referral. The terms and conditions under which the client will engage the third-party adviser will be set forth in a separate written

agreement between the client and the relevant adviser.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment. We also do not impose minimum asset level or minimum fee requirements.

Additional Information: For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7, respectively in our [ADV Part 2A](#).

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?

What fees will I pay?

The fees for our online courses and workshops will vary, depending on the nature and scope of the material, the intended audience, and other factors, but will generally not exceed \$5,000. This fee is payable in advance. The annual fees for our Membership Academy generally begin at \$500 per year, payable in advance, with the specific fee to be determined based on the scope of services provided. We offer our limited consulting services on an hourly rate basis with fees ranging from \$200 to \$1,000 per hour, depending on the scope and complexity of the engagement. For our consulting services, we may require a retainer with up to 50% of the total fee be paid in advance.

When we refer clients to third-party advisers, we do not charge any fee directly to the retail investor. Instead, we receive recurring referral fees from third-party advisers to whom we refer clients. Referral fees received are not based on the number or amount of referrals made to that adviser or on whether the referral resulted in the establishment of a client relationship with that adviser.

The fee paid by the third-party adviser does not result in any additional charge to the client.

Other Fees and Costs: Although we do not provide investment management or supervisory services, client investment assets will generally be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). These charges are assessed in accordance with the qualified custodian's transaction fee/brokerage commission fee schedule. In addition, relative to most mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). To the extent the client engages a third-party investment adviser, including those recommended by us, the client will also incur investment management fees to be collected and retained by the engaged third-party adviser. 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. In addition, consider asking the following question:

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?

Additional Information: For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [ADV Part 2A](#).

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 interest 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. Here is an example to help you understand what this means:

- We may recommend the services of certain affiliated entities, which presents a conflict of interest in that the recommendation could be

made on the basis of fees to be collected by such affiliate.

In addition, consider asking the following question:

Conversation Starters

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

Additional Information: For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis, with the potential for a bonus component. Financial professionals compensated on a salary basis receive a base compensation package and may be eligible to receive additional discretionary bonus compensation based upon overall firm performance and the individual job performance of the financial professional. You should discuss your financial professional's compensation directly with your financial professional.

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

No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

Conversation Starters

- As a financial professional, do you have any disciplinary history? If so, for what type of conduct?
- Who is my primary contact person?
- Is he or she a representative of an investment adviser or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

Additional information about our firm is available on the SEC's website for free by searching our firm's name or CRD number (297379) at www.adviserinfo.sec.gov. To obtain a current copy of our ADV Part 2A, navigate to <https://retirementresearcher.com/adv2a>.

You may also contact our Chief Compliance Officer at any time to request a current copy of our ADV Part 2A or this *relationship summary*. Our Chief Compliance Officer may be reached by phone: 833-828-9811.