

## **CUSTOMER RELATIONSHIP SUMMARY**

**Form CRS March 26, 2024**

**Introduction** – The Retirement Planning Group, LLC. (“TRPG”) is an investment adviser registered with the Securities and Exchange Commission. We feel it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing.

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

The Retirement Planning Group offers investment advisory services to retail investors for an ongoing asset-based fee. This fee is based on the value of investments and cash in your account. Our advisory services include asset management and supervision, income and financial planning, social security optimization and advice concerning the various issues a retiree or pre-retiree may face. If you open an account with us, we will meet with you to understand your current financial situation, risk tolerance, existing resources, and goals. From this information, we will recommend a portfolio of investments that is regularly monitored, and if necessary, the account will be rebalanced to meet your goals and objectives.

Our accounts are managed on a discretionary basis which means we do not need to contact you when buying or selling an investment in your account allowing us to make timely decisions on your behalf. If significant changes to portfolios are expected, we often notify you in advance via email to give you the opportunity to learn more about the changes before they occur. Our advice is not limited to certain types of investments and we do not offer proprietary products. We do not have a minimum account size or investment amount to retain us. Your Investment Management Agreement will remain in place until you or we terminate the relationship, and you can terminate at any time for any reason. *For additional information about our advisory services, please see our [Form ADV, Part 2A, Item 4](#).*

### **Conversation Starters – Questions to Ask Us**

- 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 those qualifications mean?

### **What fees will I pay?**

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs associated with our services. You will be charged an ongoing fee that is calculated quarterly based on the value of your account. The total value of a client’s managed accounts is added together at the beginning of each quarter to determine a household value. This household value is compared to the agreed upon scale to calculate a quarterly fee. By charging an asset-based fee, the more assets there are in a retail investor’s account, the more a retail investor will pay in fees, and therefore TRPG has an incentive to grow the value of the accounts we are managing as well as encourage clients to increase the assets in their accounts. 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.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service. Some investments, such as mutual funds and exchange traded funds charge additional fees that will impact the value of your investments over time. *For additional information about our fees, please see our [Form ADV, Part 2A, Item 5](#).*

#### **Conversation Starters – Questions to Ask Us**

- 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 a fiduciary duty 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 recommendations we provide to you. Here are some examples to help you understand what this means: moving a retirement plan account into an IRA ('direct rollover') as our advisory fees may be higher than your retirement plan fee, referrals to our tax division or insurance products recommended as comparable services or solutions may be available at a lower cost elsewhere. Additional information about potential conflicts of interest can be found in our [Form ADV, Part 2A, Items 10, 11 and 12](#).

#### **Conversation Starters – Questions to Ask Us**

- 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 employees of the firm and are paid a fixed monthly salary. Employees may receive compensation for certain client referrals. They also receive bonuses based upon the success of the firm and specifically upon the contribution of the employee which may include meeting certain criteria including client meetings, client referrals and client retention.

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

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

#### **Conversation Starters – Questions to Ask Us**

- As a financial professional, do you have any disciplinary history? For what type of conduct?

#### **Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by clicking on the FIRM tab and then searching our CRD #129625. If you would like a current copy of our [Form ADV, Part 2A](#), please call us at 913-498-8898.

#### **Conversation Starters – Questions to Ask Us**

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?